



A GUIDE TO YOUR BUSINESS HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

1 October 2021



WELCOME TO YOUR HEALTH PLAN

Two of the most respected names in healthcare, **Bupa Global** and **Blue Shield Global**, are teaming up to deliver high-quality healthcare products and services. This partnership was born out of a shared ambition to champion and deliver access to world-class healthcare and meet the healthcare needs of globally minded and globally mobile customers.

Customers with U.S. cover will have access to one of the largest **networks** of healthcare providers and facilities worldwide, utilising both **Blue Shield networks** in the U.S. and **Bupa's networks** outside the U.S.

This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

Within this **membership guide**, you'll find easy to understand information about **your** Company Health Plan.

This includes:

- o guidance on what to do when **you** need **treatment**
- o simple steps to understanding the claims process
- o a 'Table of Benefits' and list of 'General Exclusions' which outline what is and isn't covered along with any benefit limits that might apply
- o a 'Glossary' to help **you** understand the meaning of some of the terms used

This **membership guide** must be read alongside **your** insurance certificate and **your** application

for cover, as together they set out the terms and conditions of **your** membership and form **your health plan** documentation. To make the most of **your health plan**, please read the 'Table of Benefits', 'General Exclusions' and '**Your** Membership' sections carefully to get a full understanding of **your** cover.

Please keep **your** booklet in a safe place. If **you** need a another copy, **you** can view and print it online at membersworld.bupaglobal.com or **you** can call **us**.

Remember **we** can offer a second medical opinion service. The solution to health problems isn't always black and white. That's why **we** offer **you** the opportunity to get another opinion from leading international **specialists**.

Bupa (Asia) Limited is the sole insurer of this plan

Bupa Global is a trade name of **Bupa**, the international health and care company. **Bupa** is an independent licensee of **BCBSA**. **Bupa Global** is not licensed by **BCBSA** to sell **Bupa Global/BCBS** branded products in Argentina, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, **Bupa Global** is only licensed to use the **Blue Shield** marks. Please consult your policy terms and conditions for coverage availability. **BCBSA** is a national federation of 36 independent, community-based and locally operated member companies. **Blue Shield Global** is a brand owned by **BCBSA**. For more information about **Bupa Global**, visit bupaglobalaccess.com, and for more information about **BCBSA**, visit www.BCBSA.com.

BEFORE WE GET STARTED, THERE ARE A FEW THINGS WE WOULD LIKE TO BRING TO YOUR ATTENTION...

YOUR INSURER

Bupa (Asia) Limited is the sole insurer of this plan

YOUR GEOGRAPHICAL AREA FOR COVERAGE IS DEPENDENT ON YOUR LEVEL OF COVER

As long as it is covered by **your health plan**, you can have **your treatment** at any recognised **medical practitioner, hospital or healthcare facility**. To confirm **your** level of cover please see **your** insurance certificate.

To view a summary of **hospitals** visit Facilities Finder at bupaglobal.com/facilitiesfinder

BOLD WORDS

Any words written in bold are defined terms that are relevant to **your** cover. **You** can check their meaning in the 'Glossary'.

TREATMENT THAT WE COVER

Your health plan covers the **treatment** cost for a disease, illness or injury that leads to the conservation of **your** condition, **your** recovery or **you** getting back to **your** previous state of health.

Your treatment is covered if it is:

- o covered under the **health plan**
- o at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- o clinically appropriate in terms of type, duration, location and frequency

Your health plan also provides preventive benefits to help keep **you** healthy. **You** can find these in the 'Table of Benefits'.

ACCESSING CARE IN THE U.S.

If **you** have U.S. cover as part of **your health plan**, **you** have access to the broadest coverage in the U.S. via **Blue Shield networks**.

To find out more please visit bupaglobalaccess.com

Please call **our** dedicated team on +1 844 369 3797 (from inside or outside the U.S.) to arrange any **treatment** in the U.S.

ANY QUESTIONS?

We'll be happy to help. Get in touch using the details printed on **your** membership cards.



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CONTACT US

Open 24 hours a day, 365 days a year

You can access details about **your** plan any time of the day or night through MembersWorld. Alternatively **you** can call **us** anytime for advice, support & assistance by people who understand **your** situation.

Healthline* +44 (0) 1273 333 911

You can ask **us** for help with:

- general medical information
- finding local medical facilities
- arranging and booking appointments
- access to a second medical opinion
- travel information
- security information
- information on inoculation and visa requirements
- **emergency** message transmission
- interpreter and embassy referral

You can ask **us** to arrange medical evacuations and repatriations, if covered under **your** plan, including:

- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- transportation of mortal remains
- travel arrangements for relatives and escorts

We believe that every person and situation is different and focus on finding answers and solutions that work specifically for **you**.

Our assistance team will handle **your** case from start to finish, so **you** always talk to someone who knows what is happening.

General enquiries

MembersWorld is the first place to go for information about:

- Cover details
- Pre-authorisation
- Claims
- Membership & payment queries

It's often the quickest way to contact **us** too, by using the web chat function.

Web: membersworld.bupaglobal.com

Alternatively:

Phone: +852 2531 8503

Fax: +852 2529 2725

Email: service.hk@bupaglobal.com

Post: Bupa (Asia) Limited, 18/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Please note that **we** cannot guarantee the security of email as a method of communication. Some companies, employers and/or countries do monitor email traffic, so please bear this in mind when sending **us** confidential information.

Your calls may be recorded or monitored.

* **We** obtain health, travel and security information from third parties. **You** should check this information as **we** do not verify it, and so cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

Contact details changed?

It's very important that **you** let **us** know when **you** change **your** contact details (correspondence address, email or telephone). **We** need to keep in touch with **you** so **we** can provide **you** with important information regarding **your** plan or **your** claims. Simply log onto MembersWorld or call, email or write to **us**.

Easier to read information

Braille, large print or audio

We want to make sure that members with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

Making a complaint

We're always pleased to hear about aspects of **your** plan that **you** have particularly appreciated, or that **you** have had problems with.

If something does go wrong, this membership guide outlines a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible. Please see the 'Making a Complaint' section for more details.

If **you** have any comments or complaints, the quickest way to contact **us** is using web chat. Log into **your** MembersWorld account and click the web chat option in the menu.

Alternatively **you** can contact **us** via one of the following methods:

Phone: +852 2531 8503

Fax: +852 2529 2725

Email: service.hk@bupaglobal.com

Post: Bupa (Asia) Limited, 18/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

WELCOME TO MEMBERSWORLD

Your MembersWorld account gives you access to **Bupa Global** whenever **you** need it.

You can also contact **us** through webchat in MembersWorld, which is often the quickest way to get in touch.



You can register for MembersWorld at: membersworld.bupaglobal.com and download the **Bupa Global** MembersWorld App from **your** app store.

MembersWorld is for everyone on the policy aged 16 and over.

All **dependants** over 16 can access these services, so it's important they register too.

If **you** are the **principal member** and would like to access information about **your dependants** in MembersWorld, they will need to register for an account and give permission. They can do this by simply going to their account settings and updating their consent options.

If **you** are not the **principal member**, **you** will not be able to access information about other **dependants** in MembersWorld.



How to access MembersWorld

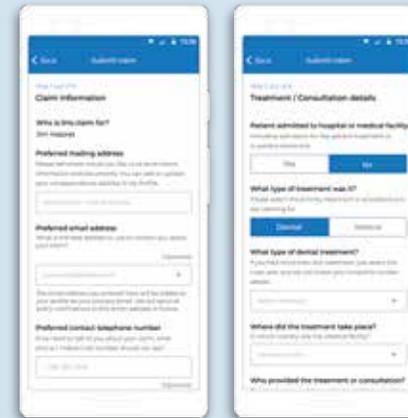
You can access and register online at membersworld.bupaglobal.com with **your** favourite web browser or via **our** app.

Search for "MembersWorld" on the App Store or Google Play and download to **your** device for access to **your** account on-the-go



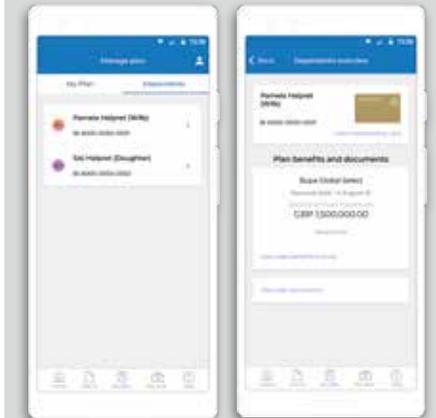
Claims and pre-authorisations

- Submit claims*
- Request pre-authorisation
- View and track progress*
- Review and send additional or missing information



Dependants

- View **dependants'** plans, documents and membership cards
- Submit and view claims*
- Allow the **principal member** to manage a **dependants'** account



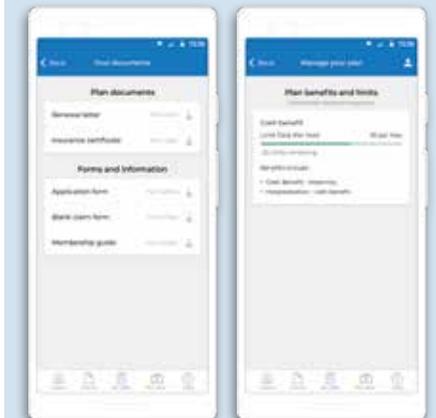
Membership cards

- Access to **your** membership cards whenever **you** need them



Policy documents

- View and download documents for your plan



*MembersWorld may not track claims in the U.S. as **we** use a **service partner** here.

WELLBEING SERVICES

At **Bupa Global**, we understand wellbeing means more than simply **your** physical health. **Our** wellbeing programmes support **you** and **your** family in all the moments that matter including **your** physical and mental health. **You** can start using these wellbeing programmes right away!

They are available to **you** from the very start of **your** policy at no additional cost. The use of the services listed on this page does not impact **your** policy premiums or erode benefits from **your** plan. For more information on any of these services please contact Customer Services.

Your Wellbeing

Explore **Bupa Global's** ever-growing health and lifestyle webpages at bupaglobal.com/en/your-wellbeing

Find a wealth of inspiring articles, practical information and easy to follow tips to help **you** and **your** family live longer, healthier, happier lives.

Second Medical Opinion*

As a **Bupa Global** customer, **you** can access a second medical opinion from leading international **specialists**.

This virtual service can give **you** added reassurance and confidence in **your** diagnosis or **treatment** recommendation to help **you** take the most appropriate steps with regards to **your** health. An independent team of **doctors** will review **your** previous medical history, along with any proposed **treatment** and issue **you** with a detailed report including recommendations for the best approach towards optimal recovery.

To request a second medical opinion, complete an online referral form via the MembersWorld website, or contact the **Bupa Global** Customer Service team on **+852 2531 8503**

service.hk@bupaglobal.com

Bupa Global retains the right to change the scope of these services.

Select services* noted on this page of the membership guide are provided by independent third party service provider(s); access to these services is procured by **Bupa Global** for **your** use. These services are subject to third party availability. **Bupa Global** assumes no liability and accepts no responsibility for information provided by the services detailed above

Bupa Family Plus*

Bupa Global provides **you** and **your** partner with an engaging and accessible maternity and family health programme in the form of an easy to use phone app.

Bupa Family Plus supports **you** during pregnancy, the early years of parenting and right through to those tricky teen years. Receive daily pregnancy tips for every trimester, seamlessly track **your** baby's feedings, learn about **your** toddler's developmental milestones and stay on top of **your** teen's immunisations, all in one place.

To discover all the app has to offer, download **Bupa Family Plus** from either App Store or Google Play.



Bupa LifeWorks*

Designed to help **you** with all of life's questions, issues and concerns, Bupa LifeWorks is **your** global Employee Assistance Programme and gives **you** and **your** family instant access to advice from professionals in **your** language. Get confidential support for **your** mental, financial, physical and emotional wellbeing including short-term counselling. Help is available 24 hours a day, 7 days a week and 365 days a year online, by phone or mobile app. **You** also have access to a range of services, including expert tips and toolkits, as well as a wealth of online articles, podcasts, videos, and more.

Getting started is simple, visit lifeworks.com or search "LifeWorks" on the App Store or on Google Play, and look out for the LifeWorks logo.

'Log in' for the first time using the company code 'Bupa', then enter **your** MembersWorld email address and password to sign in.

Global Virtual Care*

Our virtual consult app provides **you** and **your dependants** with on demand access to a **network** of highly qualified international doctors. The doctor can help **you** and **your** family to better understand **your** symptoms and how to get the best care available - wherever **you** are in the world.

Features include (subject to local regulations):

- Video and telephonic consults
- **Doctors** notes
- Selfcare
- Referrals
- Prescriptions

Logging into the app is easy, **you** can sign in using your MembersWorld email address and password. If **you** have yet to register for MembersWorld, follow **our** easy guide on page 5 to get started.

Download Global Virtual Care from either App Store or Google Play.



Virtual Care

PRE-AUTHORISATION

We want to make sure everything runs as smoothly as possible when **you** need **treatment** and help take care of the practicalities so **you** can focus on getting better. If **you** contact **us** before going for **treatment**, **we** can explain **your** benefits and confirm that **your treatment** is covered by **your health plan**. If needed, **we** can also help with suggesting **hospitals**, clinics and **doctors** and offer any help or advice **you** may need.

In cases where **you** need **hospital treatment**, contacting **us** also gives **us** an opportunity to contact **your hospital** or clinic and make sure they have everything they need to go ahead with **your treatment**.

If possible **we** will arrange to pay them directly too. If **you** need **treatment** and **you** know or think one of the below applies to **you**, **you** must contact **us** for pre-authorisation before **you** receive your **treatment**. If **you** don't get the benefits in this list pre-authorised, **we will** only cover costs that are **reasonable and customary** (see 'Our approach to costs' on page 10):

- all in-patient stays over 5 days
- obesity surgery
- prophylactic surgery
- internal cardiac defibrillator
- reconstructive surgery
- rehabilitation
- rehabilitation at health resorts
- advanced imaging - MRI, CT and PET scans
- cancer treatment

- transportation (evacuation and repatriation)
- complications of maternity and childbirth
- home nursing
- genetic cancer screening
- refractive eye surgery.

Of course, **we** understand that there are times when **you** simply cannot get pre-authorisation, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** ask the **hospital** to contact us within 48 hours of **your** admission. **We** can then make sure **you** are getting the right care, in the right place.

Benefits that must be pre-authorised are detailed in **your** 'Table of benefits'.

The pre-authorisation process

You can pre-authorise **your treatment** by phone or email. Once **we** have the necessary details, **we** send a pre-authorisation statement to **your hospital** or clinic.

We also send **you** a pre-authorisation statement. This can be used as a claim form to send back to **us** if **you** receive any invoices or are asked to pay for any aspect of **your treatment** yourself. More detail is provided on the claiming process on the next page and the 'Pre-authorisation' section of this guide.

From time to time **we** may ask **you** for more detailed medical information, for example, to rule out any relation to a **pre-existing condition**.



THE CLAIMING PROCESS

If **you** need assistance with a claim **you** can

- Go online at membersworld.bupaglobal.com and web chat with **us**
- Call **us** on **+852 2531 8503**
- Email service.hk@bupaglobal.com

Whether **you** choose direct payment or 'pay and claim' **we** provide a quick and easy claims process. **We** aim to arrangedirect settlement wherever possible, but it has to be with the **agreement** of whoever is providing the **treatment**. In general, direct settlement can only be arranged for **in-patient treatment** or **day-case treatment**. Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a participating **hospital** or **healthcare facility**.

How to make a claim

The quickest way to submit **your** claim is to log on to **your** MembersWorld account and submit **your** claim electronically. **You** have the choice of submitting an on-line claim or uploading any completed claims form

Make sure **we've** got all the information as the biggest delay to paying a claim is normally incomplete, missing or ineligible information.

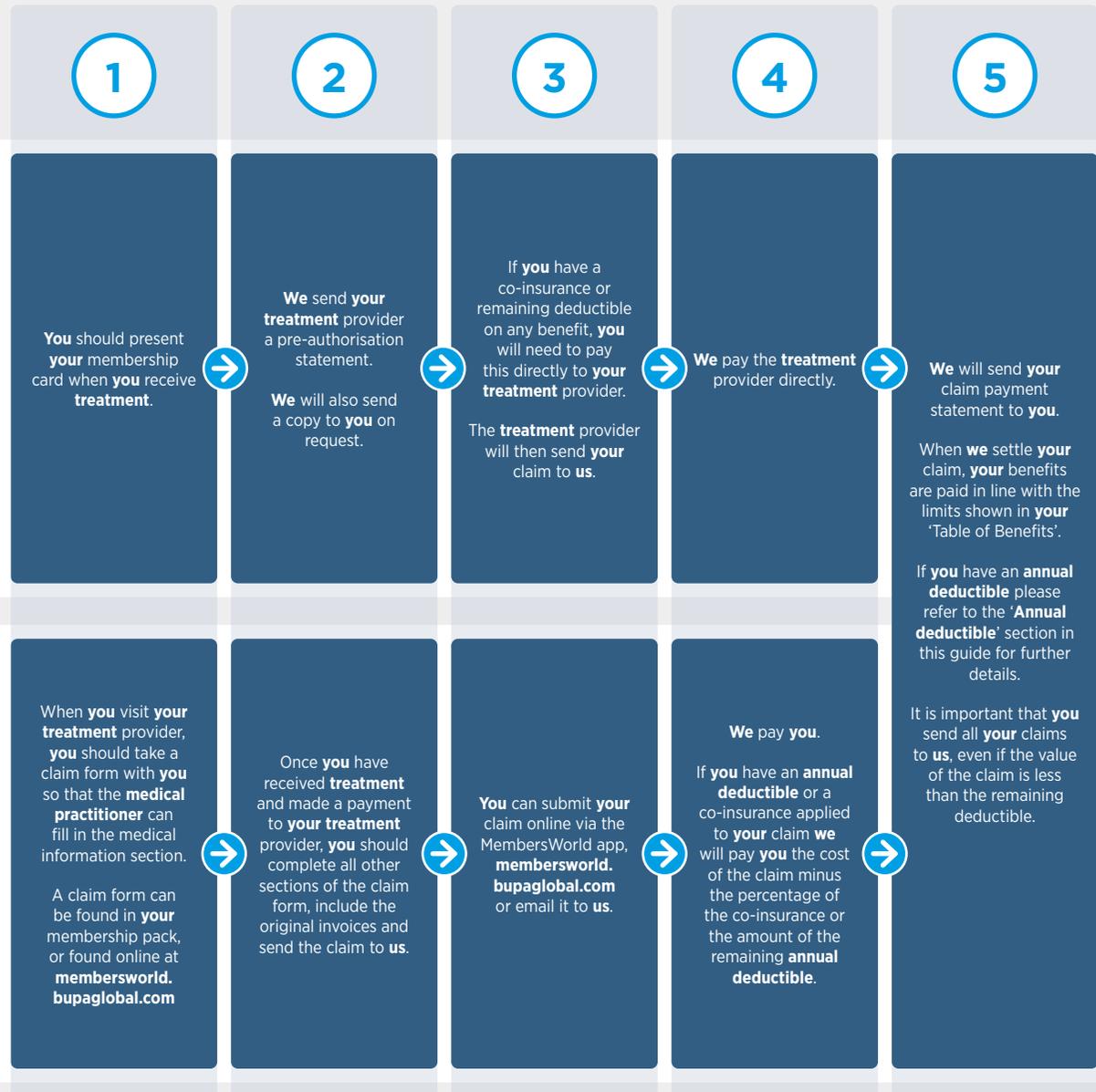
Make sure **you** have given **your** correct bank details. Reimbursement by bank transfer is by far the quickest way to receive **your** payment.

Direct Settlement

Direct settlement is where the provider of **your treatment** claims directly from **us**, making things easier for **you**.

Pay and Claim

The alternative is for **you** to pay and then claim back the costs from **us**.



Things you need to know about your health plan

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About your Membership

The **Bupa Global** group plan is a group insurance plan. **You** are therefore one of a group of **members**, which has a **sponsor** (normally the company that **you**, the **principal member** work for).

This plan is governed by an **agreement** between **your sponsor** and **Bupa Global**, which covers the terms and conditions of **your** membership. This means that there is no legal contract between **you** and **Bupa Global**. Only the **sponsor** and **Bupa Global** have legal rights under the **agreement** relating to **your** cover, and only they can enforce the **agreement**.

As a **member** of the plan, **you** do have access to **our** complaints process. This includes the use of any dispute resolution scheme **we** have for **our members**.

The following must be read together as they set out the terms and conditions of **your** membership:

- **you**, the **principal member's** application for cover: this includes any quote request, applications for cover for **you** and **your dependants** (if any) and the declarations that **you**, the **principal member** made during the application process
- **your** rules and benefits in this **Membership Guide**
- **your** membership certificate

The full name of **your** insurer is shown on **your** membership certificate.

When your cover starts

The start date of **your** membership is the 'effective from' date shown on **your** membership certificate.

If you move to a new country or change your specified country of nationality

You, the **principal member**, must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes.

Your new country may have different regulations about health insurance. **You**, the **principal member** need to tell **your sponsor** of any change so that they can make sure that **you** have the right cover.

If you leave your Business Health Plan membership

You, the **principal member** can apply to transfer to a personal **Bupa Global** plan if **your** membership of **your** group plan ends. **You** can also apply for **your dependants** (if applicable) to transfer with **you**. Please contact the customer service helpline for more information.

Want to add more people to your health plan?

If **your sponsor** agrees, **you**, the **principal member** may apply to include any of **your dependants** under **your** membership. To apply **you**, the **principal member** will need to complete a Business **Health Plan** Employee Application form (later referred to as 'application form') which can be downloaded easily from membersworld.bupaglobal.com

When **you** apply, the **dependant's** medical history will be reviewed by **our** medical team which may result in cover for **pre-existing conditions**, special restrictions or exclusions, or **we** may decline to offer cover. Any special restrictions or exclusions are personal to the person **you** add and will be shown on **your** membership certificate. This does not apply if **your sponsor** has purchased cover with medical history disregarded. Please contact the customer services helpline if **you** are not sure if this applies to **you**.

Adding your newborn child?

Congratulations on **your** new arrival!

If you have a Business Select Health Plan

To apply to add **your** newborn **you**, the **principal member**, will need to complete a newborn application form. **We** must have received the form before cover can commence.

If you have a Business Premier Health Plan, Business Elite Health Plan or Business Ultimate Health Plan

Your newborn can be included on this **health plan** from birth without completing an application form and will be covered regardless of any health conditions when:

- **you** and/or **your** partner have been a **Bupa Global member** for at least 10 months before the baby's birth and
- **you** include **your** baby under **your** membership within 30 days of the baby's birth.

In this instance **your** baby will not be subject to any medical underwriting.

If the above criteria is not met **we** will require a completed newborn application form and medical underwriting will apply as described when adding a **dependant**. The cover start will be the date **our** medical team accept **your** application to join.

Where full U.S. cover has not been purchased prior to the mother falling pregnant, new born care/**treatment** will not be covered by the 28 day **emergency** U.S. cover or other, unless the baby is prematurely born in unforeseen circumstances.

When cover starts for others on your membership

If any other person is included as a **dependant** under **you**, the **principal member's** membership, their membership will start on the effective date on the membership certificate **we** sent **you** for **your** current period of **health plan** membership which lists them as a **dependant**. Their membership can continue for as long as **you**, the **principal member** remain a **member** of the **health plan**.

If **you**, the **principal member's** membership ceases, **your dependants** can then, of course, apply for membership in their own right under an individual **Bupa Global** insurance plan.

Your health plan benefits

The 'Table of Benefits' provides an explanation of what is covered on **your health plan** and the associated limits.

Treatment that we cover

For **us** to cover any **treatment** that **you** receive, it must satisfy all of the following requirements:

- it is at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- it is clinically appropriate in terms of type, duration, location and frequency, and
- it is covered under the terms and conditions of the **health plan**.

We will not pay for **treatment** which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your treatment**, when it is reasonable for **us** to do so.

Active treatment and wellness benefits

This **health plan** covers **you** for the costs of **active treatment** only. By this **we** mean **treatment** of a disease, illness or injury that leads to **your** recovery, conservation of **your** condition or to restore **you** to **your** previous state of health as quickly as possible. **We** also cover certain wellness and preventive **treatment**, like full health screening and wellness tests. Please see the 'Table of Benefits' for information.

Our approach to costs

When **you** are in need of a **benefits provider**, **our** dedicated team can help **you** find a **recognised medical practitioner, hospital or healthcare facility** within **network**. Alternatively, **you** can view a summary of **benefits providers** on Facilities Finder at bupaglobal.com/en/facilities/finder. Where **you** choose to have **your**

treatment and services with a **benefits provider** in **network**, **we** will cover all eligible costs of any **covered benefits**, once any applicable **co-insurance** or deductible amount which **you** are responsible to pay has been deducted from the total claimed amount.

Should **you** choose to have **covered benefits** with a **benefits provider** who is not part of **network** or **you** do not get pre-authorisation, **we** will only cover costs that are **Reasonable and Customary**. This means that the costs charged by the **benefits provider** must be no more than they would normally charge, and be similar to other **benefits providers** providing comparable health outcomes in the same geographical region. These may be determined by **our** experience of usual, and most common, charges in that region. Government or official medical bodies will sometimes publish guidelines for fees and medical practice (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure). In such cases, or where published insurance industry standards exist, **we** may refer to these global guidelines when assessing and paying claims. Charges in excess of published guidelines or **Reasonable and Customary** made by an 'out-of-network' **benefits provider**, or for **treatment** that **we** have not pre-authorised, will not be paid.

This means that, should **you** choose to receive **covered benefits** from an 'out-of-network' **benefits provider** or not contact **us** for pre-authorisation where **we** have asked **you** to do so:

- **you** will be responsible for paying any amount over and above the amount which **we** reasonably determine to be **Reasonable and Customary** – this will be payable by **you** directly to **your** chosen 'out-of-network' **benefits provider**;
- **we** cannot control what amount **your** chosen 'out-of-network' **benefits provider** will seek to charge **you** directly.

There may be times when it is not possible for **you** to be treated at a **benefits provider** in **network**, for example, if **you** are taken to an 'out-of-network' **benefits provider** in an **emergency**. If this happens, **we** will cover eligible costs of any

covered benefits (after any applicable **co-insurance** or deductible has been deducted).

If **you** are taken to an 'out-of-network' **benefits provider** in an **emergency**, it is important that **you**, or the **benefits provider**, contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. If it is the best thing for **you**, **we** may arrange for **you** to be moved to a **benefits provider** in **network** to continue **your treatment** once **you** are stable. Should **you** decline to transfer to a **benefits provider** in **network** only the **Reasonable and Customary** costs of any **covered benefits** received following the date of the transfer being offered will be paid (after any applicable **co-insurance** or deductible has been deducted).

Additional rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain countries.

Table of Benefits

The 'Table of Benefits' shows the benefits, limits and the detailed rules that apply to **your health plan**. **You** also need to read the 'General Exclusions' section so that **you** understand the exclusions on **your health plan**.

Variations to your benefits

Your sponsor may have agreed variations to this benefit table with **us**. If so, **your sponsor** will inform **you** of these variations.

How to read the Table of Benefits

There are four levels of cover: Business Select, Business Premier, Business Elite and Business Ultimate. **You** need to read the column in the 'Table of Benefits' that applies to **your** level of cover, as shown on **your** membership certificate.

For example if **your** membership certificate states Business Elite Health Plan, the columns showing Select, Premier and Ultimate do not apply to **you**.

Benefit limits

There are two kinds of benefit limits shown in this table. The overall annual maximum is the maximum **we** will pay for all benefits in total for each **member**, each **membership year**. Some benefits also have a limit applied to them separately; for example home nursing.

All benefit limits apply per **member**. If a benefit limit also applies per **membership year**, this means that once a benefit limit has been reached, that benefit will no longer be available until the **sponsor** renews **your health plan** and **you** start a new **membership year**.

If a benefit limit applies for the whole of **your** lifetime, once this benefit limit has been reached, no further benefits will be paid, regardless of the renewal of **your health plan**. This applies to all Bupa administered plans **you** have been a **member** of in the past, or may be a **member** of in the future, even if **you** have had a break in **your** cover.

Currencies

All the benefit limits in this 'Table of Benefits' and notes are set out in three currencies: USD, GBP and HKD. The currency in which **your sponsor** pays **us** subscriptions is the currency that applies to **your** membership for the purpose of the benefit limits. The currency applicable for **your** contract is as shown on **your** membership certificate. For example, if **your sponsor** pays **us** subscriptions in GBP then the benefit limits given in GBP apply to **your** membership and USD and HKD limits do not apply to **you**.

If **you** are unsure which level of cover **you** have, the currency that applies to **your** membership, or whether **you**, the **principal member**, have a **co-insurance**, **you** can either check on **your** membership certificate, through **our** MembersWorld website or contact the customer services helpline.

Waiting periods

You will notice that waiting periods apply to some of the benefits. This means that **you** cannot make a claim for that particular benefit until **you** have been covered for the full duration of the waiting period stated. **We** may have agreed to waive waiting periods on **your health plan**. Please call **us** to find out whether the waiting periods on **your health plan** have been waived.

How does the co-insurance work?

If **your sponsor** has chosen a **co-insurance** this will be shown on **your** membership card. The **co-insurance** on this **health plan** is the percentage of all out-patient day to day care expenses that **you** share with **us** - please refer to **your** 'Table of Benefits'.

Example

1. With 15% **co-insurance**, **you** always pay 15% of **your** out-patient day to day care
2. **You** have a consultation with **your doctor** which costs £80
3. 15% out-patient day to day care **co-insurance** applied is £12 which **you** pay directly to **your doctor**
4. Amount paid by **us** is £68
5. Later in the year **you** stay in **hospital** for 5 days which costs £8,000
6. As this is in-patient care the **co-insurance** applied is £0
7. Amount paid by **us** is £8,000

Please note that the benefit limits shown in the 'Table of Benefits' is the maximum paid by **us**.

Summary of Benefits

Table of Benefits

	Select	Premier	Elite	Ultimate
Overall annual maximum*	●	●	●	●
Geographical cover	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide

Out-patient treatment

Out-patient surgical operations	●	●	●	●
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	●	●	●	●
Full Health Screening - cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk-assessment and hearing tests	●	●	●	●
Consultants' fees for consultations	●	●	●	●
Pathology, X-rays and diagnostic tests	●	●	●	●
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment	●	●	●	●
Prescribed drugs and dressings	●	●	●	●
Costs for treatment by therapists , complementary medicine practitioners and qualified nurses (excluding physiotherapy)	●	●	●	●
Physiotherapy	●	●	●	●
Chinese medicine		●	●	●
Vaccinations		●	●	●
Costs for treatment by a family doctor	●	●	●	●
Accident-related dental treatment	●	●	●	●
Durable medical equipment		●	●	●

In-patient and day-case treatment

Hospital accommodation	●	●	●	●
Surgical operations , including pre- and post-operative care	●	●	●	●
Nursing care, drugs and surgical dressings	●	●	●	●
Physicians' fees	●	●	●	●
Theatre charges	●	●	●	●
Intensive care , intensive therapy, coronary care and high dependency unit	●	●	●	●
Pathology, X-rays, diagnostic tests and therapies	●	●	●	●
Prosthetic implants and appliances	●	●	●	●
Parent accommodation	●	●	●	●
Mental health treatment	●	●	●	●
Prophylactic surgery	●	●	●	●
Reconstructive surgery	●	●	●	●
Obesity surgery (after two years' membership)	●	●	●	●

Further benefits

Advanced imaging	●	●	●	●
Cancer treatment	●	●	●	●
Genetic Cancer Screening				●
Congenital and hereditary conditions	●	●	●	●
HIV / AIDS drug therapy including ART	●	●	●	●
Home nursing after in-patient treatment	●	●	●	●
Hospice and palliative care	●	●	●	●
In-patient cash benefit	●	●	●	●
Kidney dialysis	●	●	●	●
Prosthetic devices	●	●	●	●
Rehabilitation	●	●	●	●
Rehabilitation in a health resort				●
Transplant services	●	●	●	●
Bupa LifeWorks, your Global Employee Assistance Programme	●	●	●	●
Healthline services	●	●	●	●

This is a summary of **your** plan. Please read the table of benefits and exclusions on the following pages for detailed rules and benefit limits.

Summary of Benefits (continued)

	Select	Premier	Elite	Ultimate
Maternity and childbirth cover (after 10 months' membership)				
Maternity and childbirth cover (after 10 months' membership)	Optional	Optional	Optional	●
Transportation / Travel				
Medical evacuation	●	●	●	●
Medical repatriation	●	●	●	●
Non-medical evacuation in case of conflicts and natural disasters				●
Local air ambulance	●	●	●	●
Local road ambulance	●	●	●	●
Travel cost for an accompanying person	●	●	●	●
Travel cost for the transfer of children	●	●	●	●
Compassionate visit transport costs and compassionate visit living allowance			●	●
Compassionate emergency repatriation				●
Living allowance			●	●
Repatriation of mortal remains	●	●	●	●
Dental & Optical treatment				
Dental & Optical	Optional	Optional	Optional	●
U.S. cover				
U.S. cover	Optional	Optional	Optional	●

This is a summary of **your** plan. Please read the table of benefits and exclusions on the following pages for detailed rules and benefit limits.

Summary of Exclusions

	Select	Premier	Elite	Ultimate
Administration / registration fees	●	●	●	●
Advance payments / deposits	●	●	●	●
Artificial life maintenance	●	●	●	●
Birth control	●	●	●	●
Conflict and disaster	●	●	●	●
Congenital and hereditary conditions	●	●	●	●
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	●	●	●	●
Cosmetic treatment	●	●	●	●
Deafness	●	●	●	●
Dental treatment /gum disease	●	●	●	
Desensitisation and neutralisation	●	●	●	●
Developmental problems	●	●	●	●
Donor organs	●	●	●	●
Experimental or unproven treatment	●	●	●	●
Eyesight	●	●	●	●
Footcare	●	●	●	●
Treatment for or related to gender dysphoria	●	●	●	●
Genetic testing	●	●	●	●
Harmful or hazardous use of alcohol, drugs and/or medicines	●	●	●	●
Health hydros, nature cure clinics etc.	●	●	●	●
Illegal activity	●	●	●	●
Infertility treatment	●	●	●	●
Maternity and childbirth	●	●	●	
Mechanical or animal donor organs	●	●	●	●
Obesity	●	●	●	●
Persistent vegetative state (PVS) and neurological damage	●	●	●	●
Physical aids and devices	●	●	●	●
Pre-existing conditions	●	●	●	●
Reconstructive or remedial surgery	●	●	●	●
Sleep disorders	●	●	●	●
Speech disorders	●	●	●	●
Stem cells	●	●	●	●
Surrogacy	●	●	●	●
Temporomandibular joint (TMJ) disorders	●	●	●	●
Travel costs for treatment	●	●	●	●
U.S. treatment	●	●	●	
Unrecognised medical practitioner, hospital or healthcare facility	●	●	●	●

This is a summary of **your** plan. Please read the table of benefits and exclusions on the following pages for detailed rules and benefit limits.

Table of Benefits

Table of Benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the 'General exclusions' section so that **you** understand the exclusions on **your** plan which these benefits are subject to.

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Overall annual maximum*	USD 2,500,000 GBP 1,600,000 HKD 20,000,000 each membership year	USD 4,400,000 GBP 2,800,000 HKD 34,000,000 each membership year	USD 6,000,000 GBP 3,900,000 HKD 47,000,000 each membership year	Unlimited	* All benefits below, even those paid in full will contribute to the overall annual policy maximum limit. * The currency applicable for your contract is as shown on your membership certificate. Co-insurance options: Optional 15% or 25% co-insurance available on Business Premier and Business Elite. Please see your membership certificate for details of any co-insurance that applies to your out-patient benefits.
Geographical cover	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide	If you have Business Select, Business Premier or Business Elite cover, please see your membership certificate to see if your sponsor has purchased optional U.S. cover. Please see the 'U.S. treatment ' exclusion for more information on unforeseen treatment on Worldwide excluding U.S. cover

Out-patient treatment

This is **treatment** which does not normally require a patient to occupy a **hospital** bed. The list below details the benefits payable for **out-patient treatment** only. If **you** are having **treatment** and **you** are not sure which benefit applies, please call **us** and **we** will be happy to help.

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full	We pay for out-patient surgical operations when carried out by a specialist or a family doctor .
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	We pay up to USD 300 GBP 200 HKD 2,300 each membership year	We pay up to USD 1,000 GBP 650 HKD 8,000 each membership year	We pay up to USD 2,000 GBP 1,300 HKD 15,500 each membership year	We pay up to USD 8,000 GBP 5,000 HKD 62,000 each membership year	We pay for these four preventive checks only.
Full Health Screening - cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk-assessment and hearing tests					We pay for a full health screening. The actual tests you have will depend on those supplied by the benefits provider where you have your screening.
Consultants' fees for consultations	We pay up to USD 2,500 GBP 1,600 HKD 19,000 each membership year	We pay up to USD 10,000 GBP 6,500 HKD 77,500 each membership year	We pay up to USD 20,000 GBP 13,000 HKD 155,000 each membership year	Paid in full	This normally means a meeting with a consultant to assess your condition. Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.
Pathology, X-rays and diagnostic tests					We pay for: <ul style="list-style-type: none"> <input type="radio"/> pathology, such as checking blood and urine samples for specific abnormalities, <input type="radio"/> radiology, such as X-rays, and <input type="radio"/> diagnostic tests, such as electro-cardiograms (ECGs) when recommended by your consultant or family doctor to help determine or assess your condition.
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment					We will pay for consultants' fees, psychologists' and psychotherapists' fees for mental health treatment .
Prescribed drugs and dressings					We pay for the cost of drugs and dressings prescribed for you by your medical practitioner for eligible treatment . If optional U.S. cover has been purchased: We pay for the cost of drugs and dressings prescribed for you by your medical practitioner for eligible treatment when using our U.S. provider network . You must present your Bupa Global U.S. insurance card. Note: this benefit does not include costs for complementary medicine prescribed or administered, as these are paid under the benefit described in the costs for treatment by therapists and complementary medicine practitioners benefit.

Out-patient treatment (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses (excluding physiotherapy)	Paid in full up to 5 visits each membership year	Paid in full up to 35 visits each membership year	Paid in full up to 70 visits each membership year	Paid in full up to 90 visits each membership year	<p>We pay for nursing charges for general nursing care, for example injections or wound dressings by a qualified nurse and consultations and treatment with therapists and complementary medicine practitioners when they are appropriately qualified and registered to practice in the country where treatment is received.</p> <p>This includes the cost of both the consultation and treatment, including any complementary medicine prescribed or administered as part of your treatment.</p> <p>Should any complementary medicines or treatments be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate visit.</p> <p>Note: for dieticians, we pay the initial consultation plus two follow-up visits when needed as a result of an eligible condition.</p> <p>Please note that obesity is not covered under this benefit.</p>
Physiotherapy	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for Physiotherapy.</p> <p>This includes the cost of both the consultation and treatment</p>
Chinese medicine	Not covered	<p>We pay up to USD 300 GBP 200 HKD 2,300</p> <p>each membership year</p>	<p>We pay up to USD 750 GBP 500 HKD 6,000</p> <p>each membership year</p>	<p>We pay up to USD 1,500 GBP 1,000 HKD 11,500</p> <p>each membership year</p>	<p>We pay for consultations and treatment with Chinese medicine practitioners when the practitioners are appropriately qualified and registered to practise in the country where treatment is received.</p> <p>Note: if any complementary medicines or treatments are supplied or carried out on a separate date to a consultation, these costs will count as a separate consultation.</p> <p>We do not pay for any of these traditional Chinese medicines: cordyceps; ganoderma; antler; cubilose; donkey-hide gelatin; hippocampus; ginseng; red ginseng; American Ginseng; Radix Ginseng Silvestris; antelope horn powder; placenta hominis; Agaricus blazei murill; musk; and pearl powder, rhinoceros horn and substances from Asian Elephant, Sun Bear, and Tiger or other endangered species.</p>
Vaccinations	Not covered	<p>We pay up to USD 500 GBP 300 HKD 4,000</p> <p>each membership year</p>	Paid in full	Paid in full	<p>We pay for vaccinations including vaccinations to aid the prevention of cancer, such as the human papilloma virus (HPV) vaccination, as and when such vaccines have completed medical trials and are approved for use in the country of treatment.</p>
Costs for treatment by a family doctor	Paid in full up to 5 visits each membership year	Paid in full up to 15 visits each membership year	Paid in full	Paid in full	<p>We pay for family doctor treatment.</p> <p>Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.</p>

Out-patient treatment (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Accident-related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for accident-related dental treatment that you receive from a dental practitioner for treatment during an emergency visit following accidental damage to any tooth.</p> <p>We only pay any accident-related dental treatment which takes place up to 30 days after the accident.</p>
Durable medical equipment	Not covered	<p>We pay up to USD 1,500 GBP 1,000 HKD 11,500</p> <p>each membership year</p>	<p>We pay up to USD 5,000 GBP 3,200 HKD 39,000</p> <p>each membership year</p>	Paid in full	<p>We pay for durable medical equipment that:</p> <ul style="list-style-type: none"> ○ can be used more than once ○ is not disposable ○ is used to serve a medical purpose ○ is not used in the absence of a disease, illness or injury and ○ is fit for use in the home <p>For example oxygen supplies or wheelchairs.</p>

In-patient and day-case treatment

For all in-patient and day-case treatment costs:

- it must be medically essential for **you** to occupy a **hospital** bed to receive the **treatment**
- **your treatment** must be provided, or overseen, by a **consultant**
- **we** pay for accommodation in a room that is no more expensive than the **hospital's** standard single room with a private bathroom. This means that **we** will not pay the extra costs of a deluxe, executive or VIP suite etc
- if the cost of **treatment** is linked to the type of room, **we** pay the cost of **treatment** at the rate which would be charged if **you** occupied a standard single room with a private bathroom
- the **hospital** where **you** have **your treatment** must be a **recognised hospital**

Long in-patient stays: 5 nights or longer

Please contact **us** for pre-authorisation - if **you** do not get pre-authorisation for **treatment** that the policy covers, **we** will only pay costs that are **reasonable and customary**.

In order for **us** to cover an in-patient stay lasting 5 nights or more, **you** or **your consultant** must send **us** a medical report from **your consultant** before the fifth night, confirming:

- **your** diagnosis
- **treatment** already given
- **treatment** planned
- discharge date

Mandatory pre-authorisation is required for:

- all in-patient stays over 5 days
- obesity surgery
- **prophylactic surgery**
- internal cardiac defibrillator
- reconstructive surgery
- **rehabilitation**
- **rehabilitation** at health resorts
- advanced imaging - MRI, CT and PET scans
- cancer **treatment**
- transportation (evacuation and repatriation)
- complications of maternity and childbirth
- home nursing
- genetic cancer screening
- refractive eye surgery.

In-patient and day-case treatment (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Hospital accommodation	Paid in full – standard private room	Paid in full – standard private room	Paid in full – standard private room	Paid in full - standard suite	<p>We pay charges for your hospital accommodation, including all your own meals and refreshments, when:</p> <ul style="list-style-type: none"> ○ there is a medical need to stay in hospital ○ the treatment is given or managed by a specialist, and ○ the length of your stay is medically appropriate <p>We do not pay for personal items such as telephone calls, newspapers, guest meals or cosmetics.</p> <p>We pay for accommodation in a room that is no more expensive than the hospital's standard single room with a private bathroom. This means that we will not pay the extra costs of a deluxe, executive or VIP suite etc.</p> <p>We pay for the length of stay that is medically appropriate for the procedure that you are admitted for. For example, unless medically essential, we do not pay for day-case accommodation for out-patient treatment, and we do not pay for in-patient accommodation for day-case treatment.</p> <p>Please also read convalescence and admission for general care in the 'General Exclusions' section</p>
Surgical operations , including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay surgeons' and anaesthetists' fees for a surgical operation, including all pre- and post-operative care.</p> <p>Note:</p> <ul style="list-style-type: none"> ○ we do not pay for drugs and surgical dressings you receive for out-patient treatment or use at home unless you have Business Premier or Business Elite cover (see Prescribed drugs and dressings in this section and Drugs and dressings in the 'General Exclusions' section) ○ this benefit does not include follow-up consultations with your consultant, as these are paid under the consultants' fees for consultations benefit
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for nursing services, drugs and surgical dressings you need as part of your treatment in hospital.</p> <p>For Business Select only, we do not pay for drugs and surgical dressings you receive for out-patient treatment or use at home.</p> <p>Note: we do not pay for nurses hired in addition to the hospital's own staff. In the rare case where a hospital does not provide nursing staff we will pay for the reasonable cost of hiring a qualified nurse for your treatment.</p>
Physicians' fees	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay physicians' fees for treatment you receive in hospital if this does not include a surgical operation, for example if you are in hospital for treatment of a medical condition such as pneumonia.</p> <p>If your treatment includes a surgical operation we will only pay physicians' fees if the attendance of a physician is medically necessary, for example, in the rare event of a heart attack following a surgical operation.</p>
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for use of an operating theatre.</p>
Intensive care , intensive therapy, coronary care and high dependency unit	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for intensive care in an intensive care unit/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when:</p> <ul style="list-style-type: none"> ○ it is an essential part of your treatment and is required routinely by patients undergoing the same type of treatment as yours, or ○ it is medically necessary in the event of unexpected circumstances, for example if you have an allergic reaction during surgery

In-patient and day-case treatment (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for:</p> <ul style="list-style-type: none"> ○ pathology, such as checking blood and urine samples ○ radiology (such as X-rays), and ○ diagnostic tests such as electrocardiograms (ECGs) <p>when recommended by your consultant to help determine or assess your condition when carried out in a hospital.</p> <p>We also pay for treatment provided by therapists (such as physiotherapy) and complementary medicine practitioners (such as acupuncturists) if it is needed as part of your treatment in hospital.</p>
Prosthetic implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for a prosthetic implant needed as part of your treatment. By this, we mean an artificial body part or appliance which is designed to form a permanent part of your body and is surgically implanted for one or more of the following reasons:</p> <ul style="list-style-type: none"> ○ to replace a joint or ligament ○ to replace one or more heart valves ○ to replace the aorta or an arterial blood vessel ○ to replace a sphincter muscle ○ to replace the lens or cornea of the eye ○ to act as a heart pacemaker (internal cardiac defibrillator may be available subject to Bupa Global's medical policy criteria. Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary) ○ to remove excess fluid from the brain ○ to control urinary incontinence (bladder control) ○ to reconstruct a breast following surgery for cancer when the reconstruction is carried out as part of the original treatment for the cancer and you have obtained our written consent before receiving the treatment ○ to restore vocal function following surgery for cancer <p>We also pay for the following appliances:</p> <ul style="list-style-type: none"> ○ a knee brace which is an essential part of a surgical operation for the repair to a cruciate (knee) ligament, or ○ a spinal support which is an essential part of a surgical operation to the spine
Parent accommodation	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay room and board costs for the parent staying in hospital with their child when:</p> <ul style="list-style-type: none"> ○ the costs are for one parent or legal guardian only ○ the parent or guardian is staying in the same hospital as the child, ○ the child is under the age of 18 years old, ○ and the child is receiving treatment that is covered
Mental health treatment	Paid in full	Paid in full	Paid in full	Paid in full	<p>We cover mental health treatment in hospital in full. This benefit applies to all treatment related to the mental health condition.</p>
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full	<p>We may pay subject to Bupa Global's medical policy criteria, for example, a mastectomy and reconstruction when there is a significant family history and/or you have a positive result from genetic testing.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>

In-patient and day-case treatment (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full	<p>Treatment to restore your appearance after an illness, injury or surgery. We may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during your continuous membership.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>
Obesity surgery (after two years' membership)	Paid in full	Paid in full	Paid in full	Paid in full	<p>We may pay, subject to Bupa Global's medical policy criteria, for bariatric surgery, if you:</p> <ul style="list-style-type: none"> ○ have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese ○ can provide documented evidence of other methods of weight loss which have been tried over the past two years and ○ have been through a psychological assessment which has confirmed that it is appropriate for you to undergo the procedure. <p>The bariatric surgery technique needs to be evaluated by our medical teams and is subject to Bupa Global's medical policy criteria.</p> <p>In some cases, you may qualify for weight-loss surgery if your BMI is between 35 and 40 and you have a serious weight-related health problem, such as type 2 diabetes. The decision for Bupa Global to cover this will be entirely made by our medical teams.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>

Further benefits

Important

These are the additional benefits provided by **your** membership of the **health plan**.

These benefits may be in-patient, out-patient or day-case.

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography (PET) when recommended by your consultant or family doctor to help diagnose or assess your condition.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full	<p>Once cancer is diagnosed, we pay fees that are related to treatment for cancer. This includes tests, scans, consultations, wigs and prescribed medicines (such as cytotoxic drugs or chemotherapy).</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>
Genetic Cancer Screening	Not covered	Not covered	Not covered	Paid in full	<p>Cover for costs of genetic cancer testing and one pre and one post consultation, only if:</p> <ul style="list-style-type: none"> ○ referred by a doctor ○ there is an immediate family (bloodline) history, and ○ the tests and consultations are carried out at a hospital. <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>
Congenital and hereditary conditions	<p>We pay up to USD 75,000 GBP 48,000 HKD 1,200,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 100,000 GBP 65,000 HKD 1,700,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 150,000 GBP 97,000 HKD 2,700,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 200,000 GBP 129,000 HKD 3,750,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay for treatment of congenital and hereditary conditions:</p> <ul style="list-style-type: none"> ○ by congenital conditions we mean any abnormalities, deformities, diseases, illnesses or injuries present at birth ○ by hereditary conditions we mean any abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of your family <p>If you are unsure whether your condition may be classed as congenital or hereditary, please contact us for further information.</p> <p>The amount shown here is the total amount we shall pay for these expenses during the whole of your lifetime of Bupa, whether continuous or not.</p>
HIV / AIDS drug therapy including ART	<p>We pay up to USD 25,000 GBP 16,000 HKD 400,000</p> <p>each membership year</p>	<p>We pay up to USD 30,000 GBP 19,300 HKD 500,000</p> <p>each membership year</p>	<p>We pay up to USD 35,000 GBP 22,500 HKD 620,000</p> <p>each membership year</p>	<p>We pay up to USD 40,000 GBP 25,800 HKD 750,000</p> <p>each membership year</p>	<p>We pay for HIV/AIDS drug therapy.</p>

Further benefits (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Home nursing after in-patient treatment	<p>We pay up to USD 200 GBP 130 HKD 1,500</p> <p>each day up to a maximum of 10 days every membership year</p>	<p>We pay up to USD 200 GBP 130 HKD 1,500</p> <p>each day up to a maximum of 20 days every membership year</p>	<p>We pay up to USD 200 GBP 130 HKD 1,500</p> <p>each day up to a maximum of 30 days every membership year</p>	<p>We pay up to USD 200 GBP 130 HKD 1,500</p> <p>each day up to a maximum of 30 days every membership year</p>	<p>Following treatment in hospital which is covered under this health plan, when it:</p> <ul style="list-style-type: none"> ○ is prescribed by your specialist ○ starts immediately after you leave hospital ○ reduces the length of your stay in hospital ○ is provided by a qualified nurse in your home and ○ is needed to provide medical care, not personal assistance <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p>
Hospice and palliative care	<p>We pay up to USD 37,200 GBP 24,000 HKD 290,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 37,200 GBP 24,000 HKD 290,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 37,200 GBP 24,000 HKD 290,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>We pay up to USD 37,200 GBP 24,000 HKD 290,000</p> <p>maximum benefit for the whole of your lifetime</p>	<p>Hospice and palliative care services if you have received a terminal diagnosis and can no longer have treatment which will lead to your recovery:</p> <ul style="list-style-type: none"> ○ hospital or hospice accommodation ○ nursing care ○ prescribed medicines ○ physical, psychological, social and spiritual care <p>The amount shown here is the total amount we shall pay for these expenses during the whole of your lifetime of Bupa, whether continuous or not.</p>
In-patient cash benefit	<p>We pay up to USD 300 GBP 200 HKD 2,300</p> <p>each night up to 20 nights every membership year</p>	<p>We pay up to USD 400 GBP 250 HKD 3,000</p> <p>each night up to 20 nights every membership year</p>	<p>We pay up to USD 500 GBP 320 HKD 4,000</p> <p>each night up to 20 nights every membership year</p>	<p>We pay up to USD 500 GBP 320 HKD 4,000</p> <p>each night up to 20 nights every membership year</p>	<p>This benefit is paid instead of any other benefit for each night you receive eligible in-patient treatment without charge.</p> <p>To claim this benefit, please ask the hospital to sign and stamp your claim form. Then send the completed form to us with a covering letter stating that you were treated with no charge. Please note that you need to ensure that the medical section of your claim form is completed by your consultant.</p>
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full	We pay for kidney dialysis - provided as in-patient, day-case or as an out-patient.
Prosthetic devices	<p>We pay a maximum benefit of USD 2,000 GBP 1,300 HKD 15,500</p> <p>for each device</p>	<p>We pay a maximum benefit of USD 3,000 GBP 2,000 HKD 23,300</p> <p>for each device</p>	<p>We pay a maximum benefit of USD 6,000 GBP 3,900 HKD 46,500</p> <p>for each device</p>	Paid in full	<p>We pay for the initial prosthetic device needed as part of your treatment. By this we mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of your surgical procedure. We do not pay for any replacement prosthetic devices for adults including any replacement devices required in relation to a pre-existing condition.</p> <p>We will pay for the initial and up to two replacements for each device for children aged 15 and under.</p>

Further benefits (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Rehabilitation	<p>We pay in full for up to:</p> <p>30 days</p> <p>of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year</p>	<p>We pay in full for up to:</p> <p>45 days</p> <p>of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year</p>	<p>We pay in full for up to:</p> <p>60 days</p> <p>of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year</p>	<p>We pay in full for up to:</p> <p>90 days</p> <p>of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year</p>	<p>We pay for rehabilitation, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. We do not pay for room and board for rehabilitation when the treatment being given is solely physiotherapy.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary.</p> <p>For in-patient treatment one day is each overnight stay and for day-case treatment and out-patient treatment, one day is counted as any day on which you have one or more appointments for rehabilitation treatment.</p> <p>We only pay for rehabilitation where it:</p> <ul style="list-style-type: none"> ○ starts within 6 weeks of in-patient treatment which is covered by your health plan (such as trauma or stroke), and ○ arises as a result of the condition which required the in-patient treatment or is needed as a result of such treatment given for that condition. <p>Note: in order to give pre-authorisation, we must receive full clinical details from your consultant; including your diagnosis, treatment given and planned, and proposed discharge date if you receive rehabilitation.</p>
Rehabilitation in a health resort	Not covered	Not covered	Not covered	<p>We pay in full for up to 30 days each membership year following serious illness</p>	<p>We pay rehabilitation costs for medically prescribed stays at recognised health resorts following serious illness.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary. To claim this benefit, you must meet all the criteria for the Rehabilitation benefit above.</p>
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for transplant services that you need as a result of an eligible condition. We pay medical expenses if you need to receive a cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung, or heart/lung transplant. We also pay for bone marrow transplants (either using your own bone marrow or that of a compatible donor) and peripheral blood stem cell transplants, with or without high dose chemotherapy.</p> <p>We do not pay for costs associated with the donor or the donor organ.</p> <p>Any drugs prescribed for use as an out-patient, including anti-rejection drugs are paid from your prescribed drugs and dressings benefit.</p> <p>Please see donor organs in the 'General Exclusions' section.</p>
Bupa LifeWorks, your Global Employee Assistance Programme	Included	Included	Included	Included	<p>We pay in full for up to 5 counselling sessions, per issue, each membership year</p> <p>No limit applies to the number of issues per year.</p> <p>Bupa LifeWorks, your Global Employee Assistance Programme, provides 24/7 telephone counselling, information and resources to answer the personal concerns of employees and their dependants to support them in times of need.</p> <p>Note: The overall annual maximum benefit limit does not apply.</p> <p>Important: support and advice provided through this service does not confirm that any related treatment or additional support which may be discussed would be covered under your health plan.</p> <p>For full details of how to use this service and how it works, please see the Bupa LifeWorks section of this membership guide.</p>

Further benefits (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Healthline services	Included	Included	Included	Included	<p>This is a telephone advice line which offers help 24 hours a day, 365 days a year. Please call +44 (0) 1273 718 362 at any time when you need to.</p> <p>The following are some of the services that may be offered by telephone:</p> <ul style="list-style-type: none"> ○ general medical information from a health professional ○ medical referrals to a physician or hospital ○ medical service referral (ie locating a physician) and assistance arranging appointments ○ inoculation and visa requirements information ○ emergency message transmission ○ interpreter and embassy referral <p>Note: treatment arranged through this service may not be covered under your health plan. Please check your cover before proceeding.</p>

Maternity and childbirth cover (after 10 months' membership)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Maternity and childbirth cover (after 10 months' membership)	<p>Optional cover, if purchased</p> <p>Maternity and childbirth: We pay up to USD 13,000 GBP 8,400 HKD 220,000</p> <p>each membership year</p> <p>Childbirth at home or birthing centre: We pay up to USD 1,200 GBP 800 HKD 9,300</p> <p>each membership year</p> <p>Medically essential Caesarean section: We pay up to USD 26,000 GBP 16,800 HKD 410,020</p> <p>each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>Optional cover, if purchased</p> <p>Maternity and childbirth: We pay up to USD 13,000 GBP 8,400 HKD 220,000</p> <p>each membership year</p> <p>Childbirth at home or birthing centre: We pay up to USD 1,200 GBP 800 HKD 9,300</p> <p>each membership year</p> <p>Medically essential Caesarean section: We pay up to USD 26,000 GBP 16,800 HKD 410,020</p> <p>each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>Optional cover, if purchased</p> <p>Maternity and childbirth: We pay up to USD 13,000 GBP 8,400 HKD 220,000</p> <p>each membership year</p> <p>Childbirth at home or birthing centre: We pay up to USD 1,200 GBP 800 HKD 9,300</p> <p>each membership year</p> <p>Medically essential Caesarean section: We pay up to USD 26,000 GBP 16,800 HKD 410,020</p> <p>each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>Covered as standard</p> <p>Maternity and childbirth: Paid in full</p> <p>Childbirth at home or birthing centre: Paid in full</p> <p>Medically essential Caesarean section: Paid in full</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>We pay maternity and childbirth benefits only after you have been covered under the plan for 10 months.</p> <p>Maternity and childbirth cover (after 10 months' membership)</p> <p>These benefits include for example:</p> <ul style="list-style-type: none"> ○ ante natal care such as ultrasound scans ○ hospital charges, obstetricians' and midwives' fees for pregnancy and childbirth ○ post natal care required by the mother immediately following normal childbirth, such as stitches <p>Treatment for</p> <ul style="list-style-type: none"> ○ abnormal cell growth in the womb (hydatidiform mole) ○ foetus growing outside the womb (ectopic pregnancy) <p>are not covered from this benefit but may be covered by your other benefits.</p> <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by your other benefits.)</p> <p>Note: routine care for your baby</p> <p>We pay for routine care (if eligible) for the baby, for up to seven days following birth, from the mother's maternity benefit or normal benefits. For adding your newborn please also see the 'Want to add more people to your health plan?' section.</p> <p>Your baby is also covered for up to seven days routine care following birth if your baby was born to a surrogate mother and you, as the intended parent, have been covered on the plan for 10 months when the baby is born.</p> <p>Childbirth at home or birthing centre (after 10 months' membership)</p> <p>This benefit includes obstetricians' and midwives' fees for delivering your baby at home or a birthing centre.</p> <p>Medically Essential Caesarean Section (after 10 months' membership)</p> <p>This benefit includes hospitals, obstetricians and other medical fees for the cost of the delivery of your baby by Caesarean section when medically essential for example, non progression during labour leading to emergency Caesarean section (eg dystocia, foetal distress, haemorrhage) provided the mother has been a member of this plan for at least 10 months before delivery.</p> <p>Note: if we are unable to determine that your Caesarean section was medically essential, it will be paid from your maternity and childbirth benefit limit.</p> <p>Complications of maternity and childbirth (after 10 months' membership)</p> <p>Treatment which is medically necessary as a direct result of pregnancy and childbirth complications.</p> <p>By complications we mean those conditions which only ever arise as a direct result of pregnancy or childbirth for example pre-eclampsia, threatened miscarriage, gestational diabetes, still birth.</p> <p>Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary. If you require an emergency admission as a direct result of pregnancy and childbirth complications, please contact us within 48 hours of your admission.</p> <p>Please see maternity and childbirth, and surrogate parenting in the 'General Exclusions' section.</p>

Transportation / Travel

Evacuation covers **you** for reasonable transport costs to the nearest appropriate place of **treatment**, when the **treatment you** need is not available nearby. Repatriation gives **you** the added option of returning to **your specified country of residence** or **specified country of nationality**, to be treated in familiar surroundings, when the **treatment you** need is not available locally.

For all medical transfers, either evacuation or repatriation:

- **you** must contact **us** for pre-authorization before **you** travel - if **you** do not get pre-authorization for travel or **treatment** that the policy covers, **we** will only pay costs that are **reasonable and customary**
- the **treatment** must be recommended by **your specialist** or **doctor**
- the **treatment** is not available locally
- the **treatment** must be covered under **your health plan**
- **we** must agree the arrangements with **you**, and
- benefit is applicable for **hospital treatment**, either overnight or as a day-patient

Evacuation may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.

We will only pay if all arrangements are agreed and approved in advance by **Bupa Global**. Please see the 'Pre-authorization' section for more details. Should **you** arrange transportation covered under the **health plan** yourself **we** shall only compensate **your** expenses to the equivalent cost if **we** had arranged **your** transportation.

Note:

- **We** do not pay for extra nights in **hospital** when **you** are no longer receiving **active treatment** which requires **you** to be hospitalised, for example when **you** are awaiting **your** return flight.
- **We** will not approve a transfer which in **our** reasonable opinion is inappropriate, based on established clinical and medical practice, and **we** are entitled to conduct a review of **your** case, when it is reasonable for **us** to do so. Evacuation or repatriation will not be authorised if it is against the advice of the **Bupa Global** medical team.
- **We** will not arrange evacuation or repatriation in cases where the local situation, including geography, makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. Such intervention depends upon and is subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. Interventions may depend on the attainment of necessary authorisations issued by the various authorities concerned, which may be outside of the reasonable control or influence of **Bupa Global** or **our service partners**.
- **We** cannot be held liable for any delays or restrictions in connection with the transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or by the pilot or any other condition beyond **our** control.
- **Bupa Global** is not the provider of the transportation and other services set out in the transportation/travel section, but will arrange those services on **your** behalf. In some countries **we** may use **service partners** to arrange these services locally, but **Bupa Global** will always be here to support **you**.

Transportation / Travel (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Medical evacuation	Paid in full	Paid in full	Paid in full	Paid in full	<p>Transport costs for a medical evacuation:</p> <ul style="list-style-type: none"> ○ to the nearest place when the required treatment is not available locally (this could be to another part of the country that you are in or to another country), and ○ for the return journey to the place you were transferred from <p>when this is pre-authorised by us.</p> <p>Please see the 'Pre-authorisation' section for more details.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> ○ the reasonable cost of the return journey by land or sea, or ○ the cost of an economy class air ticket <p>whichever is the lesser amount.</p> <p>We do not pay any other costs related to the evacuation such as travel costs or hotel accommodation. In some cases, it may be more appropriate for you to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, we will pay for taxi fares.</p>
Medical repatriation	Paid in full	Paid in full	Paid in full	Paid in full	<p>Transport costs for a medical repatriation:</p> <ul style="list-style-type: none"> ○ to your specified country of nationality as given on your application form, or your specified country of residence, when the required treatment is not available locally, and ○ the return journey to the place you were transferred from <p>when this is pre-authorised by Bupa Global.</p> <p>Please see the 'Pre-authorisation' section for more details.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> ○ the reasonable cost of the return journey by land or sea, or ○ the cost of an economy class air ticket <p>whichever is the lesser amount.</p> <p>We do not pay any other costs related to the repatriation such as travel costs or hotel accommodation.</p> <p>In some cases, it may be more appropriate for you to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, we will pay for taxi fares.</p> <p>In some cases you may request a medical repatriation when contacting Bupa Global for authorisation, but this may not be medically appropriate. In these cases, we will first evacuate you to the nearest appropriate place where treatment is available. Once you have been stabilised, we may then repatriate you to your specified country of nationality or your specified country of residence.</p>

Transportation / Travel (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered	Paid in full	<p>Costs for evacuation if your return ticket cannot be used due to:</p> <ul style="list-style-type: none"> ○ war, civil commotion, civil war, terrorist incidents, martial law, revolution or other similar situations in the region where you are staying, if such a situation was declared and documented by the Ministry of Foreign Affairs, embassy, or similar institution of the country you are in and arose after you left for the region ○ destructive natural disasters, including but not limited to tsunamis, hurricanes, earthquakes, volcanic eruptions, where the solution overwhelms the local capacity, necessitating a request of a national or international level for external assistance, and only if you are travelling outside your specified country of residency and the situation arose after you left for the region. <p>If you are detained by the authorities in a country due to war or impending war or you cannot be evacuated due to a natural disaster, we will provide coverage for up to 3 months for essential and documented extra expenses for accommodation and meals, plus the costs of necessary domestic transport due to enforced relocation in country or to meet the cost of higher security travel, if the situation requires so.</p> <p>Cover is subject to the condition that you have not previously neglected to follow an evacuation recommendation from the Ministry of Foreign Affairs, embassy, or similar institution of the country you are in.</p> <p>We cannot be held responsible for the extent to which transportation may be carried out, but will co-operate with the Ministry of Foreign Affairs, embassy, or similar institution of the country you are in, in such cases where assistance is necessary.</p> <p>Please contact us as soon as possible after the event.</p>
Local air ambulance	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for medically necessary travel for you to be transported by local air ambulance such as a helicopter, when related to eligible in-patient treatment or day-case treatment, either:</p> <ul style="list-style-type: none"> ○ from the location of an accident to hospital, or ○ for a transfer from one hospital to another <p>when it is appropriate for this method of transfer to be used to transport you over short journeys of up to 100 miles/160 kilometres. A local air ambulance may not always be available in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. This benefit does not include mountain rescue.</p> <p>Note: you would be covered under the medical evacuation benefit if the treatment you need is not available locally.</p>
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for a local road ambulance</p> <ul style="list-style-type: none"> ○ from the location of an accident to a hospital ○ for a transfer from one hospital to another, or ○ from your home to the hospital <p>When a local road ambulance is:</p> <ul style="list-style-type: none"> ○ medically necessary, and ○ related to treatment that is covered that you need to receive in hospital

Transportation / Travel (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full	<p>Reasonable travel costs for a close relative (spouse/partner, parent, child, brother or sister) to accompany you if there is a reasonable need for you to be accompanied. By 'reasonable need' we mean that you need someone to accompany you for one of the following reasons:</p> <ul style="list-style-type: none"> <input type="radio"/> you need assistance to board or disembark from transport <input type="radio"/> you need to be transferred over a long distance (over at least 1000 miles or 1600 KM) <input type="radio"/> there is no medical escort <input type="radio"/> in the case of serious acute illness <p>The accompanying person may travel in a different class from you, depending on medical requirements.</p> <p>Reasonable travel costs for the return journey to the place you were transferred from when:</p> <ul style="list-style-type: none"> <input type="radio"/> this is pre-authorised by Bupa Global, and <input type="radio"/> the return journey is within 14 days of the end of the treatment <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> <input type="radio"/> the reasonable cost of the return journey by land or sea, or <input type="radio"/> the cost of an economy air ticket whichever is the lesser amount <p>We do not pay for someone to travel with you when the evacuation is for you to receive out-patient treatment such as advanced imaging or cancer treatment such as radiotherapy or chemotherapy.</p>
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full	<p>Reasonable travel costs for children to be transferred with you in the event of an evacuation or repatriation, provided they are under the age of 18 when:</p> <ul style="list-style-type: none"> <input type="radio"/> it is medically necessary for you as their parent or guardian to be evacuated or repatriated <input type="radio"/> your spouse, partner, or other joint guardian is accompanying you, and <input type="radio"/> they would otherwise be left without a parent or guardian
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	<p>Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to USD 1,600 GBP 1,000 HKD 22,000</p> <p>each trip</p> <p>Visit living allowance: We pay up to USD 160 GBP 100 HKD 2,200</p> <p>each day for a maximum of 10 days every trip</p>	Paid in full	<p>The cost of economy class travel costs for a close relative (spouse/partner, parent, child, brother or sister) who is in another country to visit when you have a sudden accident or illness and are going to be hospitalised for at least five days or you have received a short-term terminal prognosis. This includes economy class costs of your relative's return journey to their home country. This benefit is only paid when pre-authorised by Bupa Global.</p> <p>We pay:</p> <ul style="list-style-type: none"> <input type="radio"/> a maximum of five trips per lifetime <input type="radio"/> only when pre-authorised by Bupa Global <p>We pay, costs towards living expenses for your relative:</p> <ul style="list-style-type: none"> <input type="radio"/> following an eligible compassionate visit only, and <input type="radio"/> for up to 10 days whilst away from their usual specified country of residence <p>This benefit is not paid when either an evacuation or repatriation has taken place. In the event of an evacuation or repatriation taking place during a compassionate visit, no further benefits as described in notes 'Travel cost for an accompanying person', 'Travel cost for the transfer of children' or 'Living allowance' will be payable.</p>

Transportation / Travel (continued)

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Paid in full	<p>If you are outside of your country of residence and have to terminate your journey prematurely due to death, serious acute illness or injury resulting in hospitalisation of a relative we pay for reasonable additional travel expenses.</p> <p>Relative for this benefit means spouse/partner, parent, child, brother, sister, brother in-law, sister in-law, son in-law, daughter in-law, grandchild, parent in-law, step-parent, step-child, step-sibling or guardian.</p> <p>The costs we pay will be either:</p> <ul style="list-style-type: none"> <input type="radio"/> the reasonable cost of the return journey by land or sea, or <input type="radio"/> the cost of a business class air ticket whichever is the lesser amount <p>Only:</p> <ul style="list-style-type: none"> <input type="radio"/> one transportation in connection with one course of an illness <input type="radio"/> if the relative in question is not a fellow insured traveller who has already been repatriated <input type="radio"/> if the compassionate emergency repatriation would cause you to arrive at least 12 hours earlier than was originally planned
Living allowance	Not covered	Not covered	<p>We pay up to USD 40 GBP 25 HKD 300</p> <p>each day for up to 10 days every membership year</p>	<p>We pay up to USD 40 GBP 25 HKD 300</p> <p>each day for up to 10 days every membership year</p>	<p>Costs towards living expenses for a relative (spouse/partner, parent, child, brother or sister) who is authorised to travel with you:</p> <ul style="list-style-type: none"> <input type="radio"/> following an evacuation, and <input type="radio"/> for up to 10 days, or your date of discharge whichever is the earlier, whilst away from their usual specified country of residence <p>We do not pay for someone to travel with you when evacuation is for out-patient treatment only such as advanced imaging or cancer treatment such as radiotherapy or chemotherapy.</p>
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full	<p>Reasonable costs for the transportation of your body or cremated mortal remains to your specified country of nationality or to your specified country of residence:</p> <ul style="list-style-type: none"> <input type="radio"/> in the event of your death while you are away from home, and <input type="radio"/> subject to airline requirements and restrictions <p>We will only pay statutory arrangements, such as cremation and an urn or embalming and a zinc coffin, if this is required by the airline authorities to carry out the transportation.</p> <p>We do not pay for any other costs related to the burial or cremation, the cost of burial caskets, etc, or the transport costs for someone to collect or accompany your mortal remains.</p>

Dental & Optical treatment

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
Dental & Optical	Optional cover, if purchased. Options are: No cover or Dental choice 1 or Dental & Optical choice 2 or Dental & Optical choice 3	Optional cover, if purchased. Options are: No cover or Dental choice 1 or Dental & Optical choice 2 or Dental & Optical choice 3	Optional cover, if purchased. Options are: No cover or Dental choice 1 or Dental & Optical choice 2 or Dental & Optical choice 3	Included as standard	For Business Select, Business Premier and Business Elite there are three choices for dental and optical cover - if your sponsor has chosen one of them, your membership certificate will show this. For Business Ultimate, cover is included as standard. Full details of the cover are on the next page.

Dental & Optical Treatment - for Business Select, Business Premier and Business Elite there are three choices for dental and optical cover - if your sponsor has chosen one of them, your membership certificate will show this. For Business Ultimate, cover is standard.

Benefits	Dental choice 1	Dental & Optical choice 2	Dental & Optical choice 3	Ultimate	Explanation of benefits
Eye test x 1, glasses and contact lenses	Not covered	We pay 75% up to USD 250 GBP 160 HKD 2,200 maximum benefit each membership year	We pay in full up to USD 500 GBP 325 HKD 4,900 maximum benefit each membership year	We pay in full up to USD 500 GBP 325 HKD 4,900 maximum benefit each membership year	We pay: maximum of one eye test each membership year , which includes the cost of your consultation and sight/vision testing; Eligible costs for spectacle and contact lenses which are prescribed to correct a sight/vision problem, such as short or long sight; eligible costs of spectacle frames only if you have been prescribed spectacle lenses. Your spectacle lens prescription or invoice will be required in support of your claim for spectacle frames
Refractive eye surgery	Not covered	Not covered	We pay in full for one surgery for each eye for the whole of your lifetime	We pay in full for one surgery for each eye for the whole of your lifetime	For Business Ultimate and Dental & Optical choice 3 only, we also pay costs of refractive surgery for astigmatism and myopia / hyperopia, subject to Bupa Global's medical policy criteria, when: <ul style="list-style-type: none"> ○ you have 3 dioptres or greater on the eye being treated, and <ul style="list-style-type: none"> ○ the treatment is provided by an accredited recognised practitioner, hospital or clinic. We only pay for one surgery for each eye during your lifetime. Please contact us for pre-authorisation - if you do not get pre-authorisation for treatment that the policy covers, we will only pay costs that are reasonable and customary .
Dental benefit limit	USD 1,000 GBP 650 HKD 10,800	USD 2,500 GBP 1,600 HKD 29,500	USD 5,000 GBP 3,200 HKD 64,000	USD 5,000 GBP 3,200 HKD 64,000	
Preventative treatment	Paid in full	Paid in full	Paid in full	Paid in full	We will pay up to the benefit limit for: <ul style="list-style-type: none"> ○ check-ups / exams ○ X-rays / bitewing/single view / Orthopantomogram (OPG) ○ scale and polish / tooth cleaning ○ gum shield / mouth guard
Routine dental treatment	We pay 80%	We pay 80%	Paid in full	Paid in full	We will pay up to the benefit limit for: <ul style="list-style-type: none"> ○ fillings ○ root canal treatment ○ x-ray ○ tooth extraction ○ anaesthesia
Major restorative treatment	We pay 80%	We pay 80%	We pay 80%	We pay 80%	We will pay up to the benefit limit for: <ul style="list-style-type: none"> ○ bridges and crowns ○ dental implants and dentures
Orthodontic treatment for members aged 18 and under	We pay 50%	We pay 50%	We pay 50%	We pay 75%	We will pay up to the benefit limit for orthodontic treatment for members aged 18 and under: <ul style="list-style-type: none"> ○ consultations and monthly check-ups ○ removal of deciduous / baby teeth / milk teeth / primary teeth ○ treatment planning ○ models/gum impressions ○ extractions and anaesthesia ○ X-rays including single / bitewing / periapical (root X-ray) / full-mouth X-rays / orthopantomogram (OPG) and cephalometric (CEPH) digital photography, and ○ metal braces/retainers.

U.S. cover

Benefits	Select	Premier	Elite	Ultimate	Explanation of benefits
U.S. cover	<p>Optional cover, if purchased</p> <p>100% of eligible costs in network.</p> <p>Reasonable and customary costs out of network.</p> <p>Treatment must be pre-authorized.</p>	<p>Optional cover, if purchased</p> <p>100% of eligible costs in network.</p> <p>Reasonable and customary costs out of network.</p> <p>Treatment must be pre-authorized.</p>	<p>Optional cover, if purchased</p> <p>100% of eligible costs in network.</p> <p>Reasonable and customary costs out of network.</p> <p>Treatment must be pre-authorized.</p>	<p>Included as standard</p> <p>100% of eligible costs in network.</p> <p>Reasonable and customary costs out of network.</p> <p>Treatment must be pre-authorized.</p>	<p>Pre-authorization and the U.S. provider network</p> <p>If you have U.S. cover, then before any in-patient treatment or day-case treatment in the U.S., you must contact our dedicated team for pre-authorization.</p> <p>Please contact them by calling 844 369 3797 (from inside the U.S.), or +1 844 369 3797 (from outside the U.S.).</p> <p>In-patient treatment or day-case treatment received in the U.S. without pre-authorization may be ineligible. Any pre-authorized treatment costs are covered according to this 'Table of Benefits'.</p> <p>Our U.S. service partner uses a national network of hospitals, clinics and medical practitioners. This is the U.S. provider network. Our dedicated team can help you to find a hospital or clinic in the U.S. provider network, when you contact them for pre-authorization. When eligible treatment takes place in the U.S. using the U.S. provider network, benefit is paid at 100 percent, once any co-insurance or deductible amount which may apply, and which you are responsible to pay, has been deducted from the claimed amount.</p> <p>When eligible treatment takes place in the U.S. but outside the U.S. provider network, benefit is paid at reasonable and customary costs. Please see the "Our approach to costs" section of this membership guide.</p> <p>Emergency admissions</p> <p>If you are admitted for emergency treatment you must contact our dedicated team within 48 hours of admission, or as soon as reasonably possible.</p> <p>If your admission for emergency treatment is to a non-network hospital, our dedicated team may arrange to transfer you to a network hospital as soon as it is medically appropriate to do so.</p> <p>If the transfer to a network hospital is carried out, benefit for all eligible treatment received at both facilities will be payable at 100 percent.</p> <p>If you choose to stay in a non-network hospital after the date our dedicated team decides a transfer is medically appropriate, benefit for all eligible treatment received both before and after that date will be payable at reasonable and customary costs.</p>

General Exclusions

In the 'General Exclusions' section below, **we** list specific **treatments**, conditions and situations that **we** do not cover as part of **your health plan**. In addition to these **you** may have personal exclusions or restrictions that apply to **your health plan**, as shown on **your** membership certificate. No personal exclusions or restrictions shall apply where **we** have agreed with **your sponsor** that medical history has been disregarded.

Do you have cover for pre-existing conditions?

When **your sponsor** applied for **your health plan** **you** may have been asked to provide all information about any disease, illness or injury for which **you** received medication, advice or **treatment**, or **you** had experienced symptoms before **you** became a customer – **we** call these **pre-existing conditions**.

Our medical team reviewed **your** medical history to decide the terms on which **we** offered **you** this **health plan**. **We** may have offered to cover any **pre-existing conditions**, or decided to exclude specific **pre-existing conditions** or apply other restrictions to **your health plan**. If **we** have applied any personal exclusion or other restrictions to **your health plan**, this will be shown on **your** membership certificate. This means **we** will not cover costs for **treatment** of this **pre-existing condition**, related symptoms, or any condition that results from or is related to this **pre-existing condition**. Also **we** will not cover any **pre-existing conditions** that **you** did not disclose in **your** application.

If **we** have not applied a personal exclusion or restriction to **your** membership certificate, this means that any **pre-existing conditions** that **you** told **us** about in **your** application are covered under **your health plan**. If **you** are unsure about anything in this section, please contact **us** for confirmation before **you** go for **your treatment**.

General Exclusions

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** membership certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

Important note: **our** global **health plans** are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance. For customers whose coverage is provided under a group health plan, **you** should speak to **your** health plan administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a **benefits provider** who is not part of **network**, **we** will only cover costs that are **reasonable and customary**. Additional rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain specific countries.

Exclusion	Notes	Rules
Administration / registration fees		Administration and/or registration fees (unless we , at our reasonable discretion, deem that such fees are proper and usual, accepted practice in the relevant country).
Advance payments / deposits		Advance payments and/or deposits towards the costs of any covered benefits .
Artificial life maintenance		We will not pay for artificial life maintenance for more than 90 days – including mechanical ventilation, where such treatment will not or is not expected to result in your recovery or restore you to your previous state of health. Example: We will not pay for artificial life maintenance when you are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 continuous days.
Birth control		Contraception, sterilisation, vasectomy, termination of pregnancy (unless there is a threat to the mother's health), family planning, such as meeting your doctor to discuss becoming pregnant or contraception.

Exclusion	Notes	Rules
Conflict and disaster		<p>We shall not be liable for any claims which concern, are due to or are incurred as a result of treatment for sickness or injuries directly or indirectly caused by you putting yourself in danger by entering a known area of conflict (as listed below) and/or if you were an active participant or you have displayed a blatant disregard for your personal safety in a known area of conflict:</p> <ul style="list-style-type: none"> ○ nuclear or chemical contamination ○ war, invasion, acts of a foreign enemy ○ civil war, rebellion, revolution, insurrection ○ terrorist acts ○ military or usurped power ○ martial law ○ civil commotion, riots, or the acts of any lawfully constituted authority ○ hostilities, army, naval or air services operations whether war has been declared or not
Congenital and hereditary conditions	<p>We may cover costs associated with congenital and hereditary conditions as detailed in the 'Table of Benefits'.</p>	<p>If you are aware of, or have suffered from signs or symptoms of, a congenital or hereditary condition prior to taking out your Bupa Global cover this will not be covered if it falls under the general exclusion for pre-existing conditions, unless your sponsor has agreed with us that medical history has been disregarded.</p>
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment		<p>Convalescence, pain management, supervision, general nursing care, therapist or complementary therapist services, domestic/living assistance such as bathing and dressing, and treatment that could take place as a day-patient or out-patient, receiving services which would not normally require trained medical professionals.</p>
Cosmetic treatment		<p>Non-medically essential surgery and treatment to alter your appearance including abdominoplasty or treatment related to or arising from the removal or addition of non-diseased or surplus or fat tissue is not covered.</p>
Deafness		<p>Treatment for or arising from deafness or partial hearing loss caused by a congenital abnormality or ageing.</p>
Dental treatment /gum disease	<p>This exclusion does not apply if you have the Business Ultimate level of cover, or if you have purchased the optional Dental / Optical module with the Business Classic, Business Premier or Business Elite Health Plan. Please see dental treatment and accident related dental in the 'Table of Benefits'.</p>	<p>This includes surgical operations for the treatment of bone disease when related to gum disease or damage.</p> <p>Examples: we do not pay for tooth decay, gum disease, jaw shrinkage or loss, damaged teeth, etc.</p> <p>Exception: we pay for a surgical operation carried out by a consultant to:</p> <ul style="list-style-type: none"> ○ put a natural tooth back into a jaw bone after it is knocked out or dislodged in an accident ○ treat irreversible bone disease involving the jaw(s) which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage ○ surgically remove a complicated, buried or impacted tooth root, for example in the case of an impacted wisdom tooth.
Desensitisation and neutralisation		<p>Treatment to de-sensitise or neutralise any allergic condition or disorder.</p>
Developmental problems		<p>Developmental problems</p> <ul style="list-style-type: none"> ○ learning difficulties, such as dyslexia. ○ developmental problems treated in an educational environment or to support educational development.

Exclusion	Notes	Rules
Donor organs		<p>Treatment costs for, or as a result of the following:</p> <ul style="list-style-type: none"> ○ transplants involving mechanical or animal organs ○ the removal of a donor organ from a donor ○ the removal of an organ from you for purposes of transplantation into another person ○ the harvesting and storage of stem cells, when this is carried out as a preventive measure against future possible diseases or illness ○ the purchase of a donor organ
Experimental or unproven treatment		<p>Clinical tests, treatments, equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.</p> <ul style="list-style-type: none"> ○ We do not pay for any test, treatment, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in Bupa's reasonable clinical opinion, be) under investigation in clinical trials with respect to its safety and efficacy. ○ We do not pay for any tests, treatment, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorised by Bupa Global in line with its criteria for standard clinical use. <p>Standard clinical use includes:</p> <ul style="list-style-type: none"> ○ treatment agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the UK Cancer Drugs Fund), Royal Colleges or equivalent national specialist bodies in the country of treatment; ○ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or Bupa's in-house Clinical Effectiveness team) indicate that the treatment is safe and effective; ○ where the treatment has received full regulatory approval by the licensing authority (e.g. U.S. Food and Drugs Agency (FDA), the European Medicines Agency (EMA), the Saudi Arabia Food and Drug Agency, etc.) in the location where the member has requested treatment, and is duly licensed for the condition and patient population being requested (please note - full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or ○ tests, treatments, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which treatment is requested. <p>Notes:</p> <ul style="list-style-type: none"> ○ Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, treatment, equipment, medicine, device or procedure should be used in standard clinical use. ○ Where licensing authority approval to market tests, treatment, equipment, medicines, devices or procedures does not, in Bupa's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail.
Eyesight		<p>Treatment, equipment or surgery to correct eyesight, such as laser treatment, refractive keratotomy (RK) and photorefractive keratotomy (PRK). This exclusion does not apply if you have Business Ultimate cover or Dental / Optical option 3.</p> <p>Exception: We will pay for eligible treatment or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p> <p>We will not pay for routine eye examinations, contact lenses or spectacles unless you have Business Ultimate cover or Dental / Optical option 2 or 3.</p>
Footcare		<p>Treatment for corns, calluses, or thickened or misshapen nails.</p>

Exclusion	Notes	Rules
Treatment for or related to gender dysphoria		<p>We do not pay for:</p> <ul style="list-style-type: none"> ○ any surgical treatment (including cosmetic treatment) for or related to gender dysphoria unless: <ul style="list-style-type: none"> ○ you have lived continuously for at least 12 months in the gender role that is congruent with your gender identity; and ○ we have received referral letters from two independent psychologists and/or psychiatrists detailing your personal and treatment history, progress and eligibility and confirming that such treatment is medically necessary for treating gender dysphoria; and, in any event ○ any treatment (surgical or non-surgical) for or related to gender dysphoria where such treatment is unlawful and/or gender dysphoria is not a clinically recognised condition in the country of treatment.
Genetic testing	This exclusion does not apply in the case of Genetic Cancer Screening if you have the Business Ultimate level of cover.	<p>Genetic tests, when such tests are solely performed to determine whether or not you may be genetically likely to develop a medical condition.</p> <p>Example: we do not pay for tests used to determine whether you may develop Alzheimer’s disease, when that disease is not present.</p>
Harmful or hazardous use of alcohol, drugs and/or medicines		<p>Treatment for or arising:</p> <ul style="list-style-type: none"> ○ directly or indirectly, from the deliberate, reckless (including where you have displayed a blatant disregard for your personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and ○ in any event, from the illegal use of any such substance
Health hydros, nature cure clinics etc.	If you have the Business Ultimate level of cover, we may cover costs associated with rehabilitation at recognised health resorts as detailed in the 'Table of Benefits', subject to pre-authorisation.	Treatment or services received in health hydros, nature cure clinics or any establishment that is not a hospital .
Illegal activity		We will not pay for treatment which arises, directly or indirectly, as result of your deliberate or reckless participation (whether actual or attempted) in any illegal act, including road traffic offenses.

Exclusion	Notes	Rules
Infertility treatment		<p>Treatment to assist reproduction such as:</p> <ul style="list-style-type: none"> ○ in-vitro fertilisation (IVF) ○ gamete intrafallopian transfer (GIFT) ○ zygote intrafallopian transfer (ZIFT) ○ artificial insemination (AI) ○ prescribed drug treatment ○ embryo transport (from one physical location to another), or ○ donor ovum and/or semen and related costs <p>Note: we pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> ○ you had not been aware of any problems before joining, and ○ you have been a member of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start <p>Once the cause is confirmed, we will not pay for any additional investigations in the future.</p>
Maternity and childbirth	This exclusion is not applicable if the optional Maternity and childbirth module has been purchased. Please see Maternity and childbirth in the 'Table of Benefits'.	<p>Treatment for maternity or for any condition arising from maternity and childbirth except the following conditions and treatments:</p> <ul style="list-style-type: none"> ○ abnormal cell growth in the womb (hydatidiform mole) ○ foetus growing outside of the womb (ectopic pregnancy) ○ other conditions arising from pregnancy or childbirth, but which could also develop in people who are not pregnant
Mechanical or animal donor organs		Mechanical or animal organs, except where a mechanical appliance is temporarily used to maintain bodily function whilst awaiting transplant, purchase of a donor organ from any source or harvesting or storage of stem cells when a preventive measure against possible future disease.
Obesity	We may cover costs associated with obesity surgery as detailed in the 'Table of Benefits'.	Obesity treatment for or as a result of obesity such as: slimming aids or drugs, or slimming classes.
Persistent vegetative state (PVS) and neurological damage		We will not pay for treatment while staying in hospital for more than 90 continuous days for permanent neurological damage or if you are in a persistent vegetative state .
Physical aids and devices		Any physical aid or device which is not a prosthetic implant, prosthetic device, or defined as an appliance. Examples: we will not pay for hearing aids, crutches or walking sticks.
Pre-existing conditions	Please note: this exclusion does not apply if your sponsor has purchased cover with medical history disregarded. If you are unsure whether you have this cover, please contact the customer services helpline.	Any treatment for a pre-existing condition , related symptoms, or any condition that results from or is related to a pre-existing condition . Note: please contact us before your renewal date if you or your dependants have personal exclusion(s) and would like us to review a personal exclusion. We may remove your exclusion if, in our opinion, no further treatment will be either directly or indirectly required for the condition, or for any related condition. There are some personal exclusions that, due to their nature, we will not review. To carry out a review, we may ask for an up to date medical report from your family doctor or consultant . Any costs incurred in obtaining these details are not covered under your plan and are your responsibility.

Exclusion	Notes	Rules
Reconstructive or remedial surgery		<p>Treatment required to restore your appearance after an illness, injury or previous surgery, unless:</p> <ul style="list-style-type: none"> ○ the treatment is a surgical operation to restore your appearance after an accident, or as the result of surgery for cancer, if either of these takes place during your current continuous membership of the plan ○ the treatment is carried out as part of the original treatment for the accident or cancer ○ you have obtained our written consent before the treatment takes place
Sleep disorders		<p>Treatment, including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.</p>
Speech disorders		<p>Treatment for speech disorders, including stammering or speech developmental delays, unless all of the following apply:</p> <ul style="list-style-type: none"> ○ the treatment is short term therapy which is medically necessary as part of active treatment for an acute condition such as a stroke, ○ the speech therapy takes place during and/or immediately following the treatment for the acute condition, and ○ the speech therapy is recommended by the consultant in charge of your treatment, and is provided by a therapist in which case we may pay at our discretion.
Stem cells		<p>Harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.</p> <p>Note: we pay for bone marrow transplants and peripheral stem cell transplants when carried out as part of the treatment for cancer. This is covered under the cancer treatment benefit.</p>
Surrogacy	Please also see maternity and childbirth cover in the 'Table of Benefits'.	<p>Treatment directly related to surrogacy. This applies to you if you act as a surrogate, or to anyone else acting as a surrogate for you.</p>
Temporomandibular joint (TMJ) disorders		<p>Disorders of the Temporomandibular joint (TMJ) and related complications.</p>
Travel costs for treatment		<p>Any travel costs related to receiving treatment, unless otherwise covered by:</p> <ul style="list-style-type: none"> ○ local air ambulance benefit ○ local road ambulance benefit ○ medical evacuation ○ medical repatriation ○ non-medical evacuation ○ travel cost for an accompanying person ○ travel cost for the transfer of children ○ compassionate visit transport costs and compassionate visit living allowance, or ○ compassionate emergency repatriation <p>Examples:</p> <ul style="list-style-type: none"> ○ we do not pay for taxis or other travel expenses for you to visit a medical practitioner ○ we do not pay for travel time or the cost of any transport expenses charged by a medical practitioner to visit you

Exclusion	Notes	Rules
U.S. treatment	Business Select, Business Premier or Business Elite with Worldwide excluding U.S. cover includes U.S. cover only for unforeseen treatment within 28 days of your arrival in the U.S.	<p>1. If U.S. cover has not been purchased and you are on Business Select, Business Premier or Business Elite with Worldwide excluding U.S. cover, then any treatment or services received in the U.S. are ineligible:</p> <ul style="list-style-type: none"> ○ where this takes place after the 28th day of your visit to the U.S.; or ○ where these relate to any condition where symptoms of the condition were apparent to you before your visit to the U.S.; or ○ when we know or have reasonable grounds to conclude, that you travelled to the U.S. for the purpose of receiving treatment or services – this applies whether or not your treatment or services were the main or sole purpose of your visit; or ○ where these relate to the delivery of a baby, other than in the case of unforeseen premature delivery; or ○ where these relate to a newborn baby born in the U.S. other than in the case of an unforeseen premature delivery. (In the case of unforeseen premature delivery the newborn must have been validly added to the membership) or ○ when arrangements for treatment or services were not pre-authorised by our agents in the U.S. <p>Note: in order to claim for unforeseen treatment or services received within 28 days of your arrival in the U.S., you must send a photocopy of your airline ticket and stamped passport as evidence of your arrival date with your claim.</p> <p>Please see terms around adding newborn babies in the 'Adding Dependants' section of this membership guide.</p> <p>2. If U.S. cover is included in your cover (purchased on Business Select, Business Premier or Business Elite), then any treatment or services received in the U.S. are ineligible:</p> <ul style="list-style-type: none"> ○ when arrangements were not pre-authorised by our agents in the U.S. where required (see 'Pre-authorisation – Treatment in the U.S.' section of this membership guide); or ○ when we know or have reasonable grounds to conclude, that you purchased cover for and travelled to the U.S. for the purpose of receiving treatment or services for a condition, including pregnancy, when the symptoms of the condition were apparent to you before buying the cover (on Business Select, Business Premier or Business Elite). This applies whether or not your treatment or services were the main or sole purpose of your visit and even if the treatment or services were pre-authorised. <p>Our Service Partner</p> <p>Our Service Partner in the U.S. operates a national network of hospitals, clinics and medical practitioners. This is the U.S. provider network. You must contact our dedicated team before you have treatment, and they can help to find a suitable network provider for you. If you choose not to have your in-patient treatment or day-case treatment, cancer treatment, MRI, CT and PET scans in the U.S. pre-authorised, we will only pay 50 percent towards the cost of covered treatment.</p> <p>For eligible treatment that takes place in the U.S. using the U.S. provider network, benefit is paid at 100 percent once any co-insurance or deductible amount which may apply, and which you are responsible to pay, has been deducted from the claimed amount.</p> <p>When eligible treatment takes place in the U.S. but outside the provider network, benefit is paid at Reasonable and Customary costs. Please see the "Our approach to costs" section of this membership guide.</p>
Unrecognised medical practitioner, hospital or healthcare facility		<ul style="list-style-type: none"> ○ Treatment provided by a medical practitioner, hospital or healthcare facility which are not recognised by the relevant authorities in the country where the treatment takes place as having specialist knowledge, or expertise in, the treatment of the disease, illness or injury being treated. ○ Self treatment or treatment provided by anyone with the same residence, Family Members (persons of a family, related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request. ○ Treatment provided by a medical practitioner, hospital or healthcare facility to whom we have sent a written notice that we no longer recognise them for the purposes of our health plans. You can contact us by telephone for details of treatment providers we have sent written notice to or visit Facilities Finder at bupaglobal.com/en/facilities/finder

Pre-authorization

We want to make sure everything runs as smoothly as possible when **you** need **treatment** and help take care of the practicalities so **you** can focus on getting better.

If **you** contact **us** before going for **treatment**, **we** can explain **your** benefits and confirm that **your treatment** is covered by **your health plan**. If needed **we** can also help with suggesting **hospitals**, clinics and **doctors** and offer any help or advice **you** may need.

In cases where **you** need **hospital treatment (in-patient treatment or day-case treatment)**, contacting **us** also gives **us** an opportunity to contact **your hospital** or clinic and make sure they have everything they need to go ahead with **your treatment**. If possible **we** will arrange to pay them directly too.

We would like to make **you** aware that there are certain benefits which **you** must receive pre-authorization for. These are detailed in **your** 'Table of Benefits'. Benefit may not be paid unless pre-authorization has been provided.

The pre-authorization process

You can pre-authorise **your treatment** by phone or email. Once **we** have the necessary details, **we** send a pre-authorization statement to **your hospital** or clinic.

When **you** contact **us**, please have **your** membership number ready. **We** will ask some or all of the following questions:

- what condition are **you** suffering from?
- when did **your** symptoms first begin?
- when did **you** first see **your** family **doctor** about them?
- what **treatment** has been recommended?
- on what date will **you** receive the **treatment**?
- what is the name of **your consultant**?
- where will **your** proposed **treatment** take place?
- how long will **you** need to stay in **hospital**?

We will send **you** a pre-authorization statement at **your** request.

From time to time **we** may ask **you** for more detailed medical information, for example, to rule out any relation to a **pre-existing condition**. **We** may require that **you** have a medical examination by an independent **medical practitioner** appointed by **us** (at **our** cost) who will then provide **us** with a medical report. If this information is not provided in a timely manner once requested this may result in a delay in pre-authorization and to **your** claims being paid. If this information is not provided to **us** at all this may result in **your** claims not being paid.

If **we** pre-authorise **your treatment**, this means that **we** will pay up to the limits of **your** plan provided that all the following requirements are met:

- the **treatment** is eligible **treatment** that is covered by **your health plan**
- **you** have an active membership at the time that **treatment** takes place
- **your** subscriptions are paid up to date
- the **treatment** carried out matches the **treatment** authorised
- **you** have provided a full disclosure of the condition and **treatment** required
- **you** have enough benefit entitlement to cover the cost of the **treatment**
- **your** condition is not a **pre-existing condition** that has been excluded from **your** cover, as detailed in **your** membership certificate
- the **treatment** is **medically necessary**
- and the **treatment** takes place within 31 days after pre-authorization is given.

CALL: +852 2531 8503

FAX: +852 2529 2725

Or contact **us** via **our** secure MembersWorld website at membersworld.bupaglobal.com

Length of stay (in-patient treatment)

Your pre-authorization will specify an approved length of stay for **in-patient treatment**. This is the number of nights in **hospital** that **we** will cover **you** for. If **your treatment** will take longer than this approved length of stay, then **you** or **your consultant** must contact **us** for an extension to the pre-authorization.

Treatment we can pre-authorise

We can pre-authorise **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans.

Treatment in the U.S.

All **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, and CT and PET scans in the U.S. must be pre-authorized. If **you** are going to receive any of these **treatments**, ask **your** medical provider to contact the U.S. Service Center for pre-authorization. All the information they need is on **your Blue Shield Global** membership card.

We have made special arrangements if **you** need to have **treatment**, be hospitalized, or visit a **doctor** in the U.S. This includes access to select **networks** of quality medical providers and direct settlement of all covered expenses when **you** receive **treatment** in an in-**network hospital**. To find providers or **hospitals** that are in **network**, **you** can contact the U.S. service center or use the website listed on **your Blue Shield Global** membership card. In addition, **you** will need to present **your Blue Shield Global** membership card to providers and **hospitals** when **you** access care.

Treatment which has not been pre-authorized

If **you** choose not to get **your in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans in the U.S. pre-authorized, **we** will only pay 50 percent towards the cost of covered **treatment**.

Of course **we** understand that there are times when **you** cannot get **your treatment** pre-authorized, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** arrange for the **hospital** to contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. **We** can then make sure **you** are getting the right care, and in the right place. If **you** have been taken to a **hospital** that is out-of-**network** and, if it is the best thing for **you**, **we** may arrange for **you** to be moved to an in-**network hospital** to continue **your treatment**, once **you** are stable. Should **you** decline to transfer to a provider in **network** (should this be offered to be arranged, where medically appropriate) only the **Reasonable and Customary** costs of any covered **treatment** or services received following the date of the transfer being offered will be paid (after any applicable **co-insurance** or deductible has been deducted).

If **we** have been notified within 48 hours of an **emergency** admission to an in-**network hospital**, **we** will not ask **you** to share the cost of **your treatment**.

Out of network treatment

Even if **your treatment** in the U.S. has been pre-authorized, if **you** choose to use a **hospital**, clinic or **medical practitioner** Out of **network**, **we** will only pay **Reasonable and Customary** costs towards the cost of covered **treatment**. Please see the '**Our** approach to costs' section of this **membership guide**.

There may be times when it is not possible for **you** to be treated at an in-**network hospital**. These include:

- where there is no in-**network hospital** within 30 miles of **your** address, and
- when the **treatment** **you** need is not available in at in-**network hospital**

In these cases, **we** will not ask **you** to share the cost of **your treatment**.

Important rules:

Please note that pre-authorisation is only valid if all the details of the authorised **treatment**, including dates and locations, match those of the **treatment** received. If there is a change in the **treatment** required, if **you** need to have further **treatment**, or if any other details change, then **you** or **your consultant** must contact **us** to pre-authorise this separately. **We** make **our** decision to approve **your treatment** based on the information given to **us**. **We** reserve the right to withdraw **our** decision if additional information is withheld or not given to **us** at the time the decision is being made.

We reserve the right to withdraw or amend **our** decision if information is subsequently received that may be contradictory to the information initially given to **us** at the time the decision is being made. Failure to comply with any request for additional information may be deemed to be indicative of fraudulent activities. Should such a failure occur, information may be disclosed to third parties (including other insurers) with the intention of preventing and detecting fraud.

Making a Claim

At times of ill health, **you** want to concentrate on getting well. **We** will do everything **we** can to make **your** claim as simple and straightforward as possible.

Where possible **we** aim to pay **your** provider directly, however in some cases that is not possible and this section details the pay and claim process in more detail.

How to make a claim

Claim forms

Your claim form is important as it gives **us** the information that **we** need to process **your** claim. **You** must ensure that **your** claim form is fully completed by **you** and by **your medical practitioner**. If it is not fully completed **we** may have to ask for more information. Contacting **you** or **your medical practitioner** for more information can take time, and an incomplete claim form is the most common reason for delayed payments.

You can download a claim form from **our** MembersWorld website, or contact **us** to send **you** one. Remember that if **your treatment** is pre-authorised, **your** pre-authorisation statement can act as **your** claim form.

You must complete a new claim form:

- for each **member**
- for each condition
- for each in-patient or day-case stay, and
- for each currency of claim

If a condition continues over six months, **we** will ask for a further claim form to be completed.

What to send us

You need to return the completed form to **us** by post, with the invoices, as soon as possible. This must be within 2 years of receiving the **treatment** for which **you** are claiming. Invoices sent to **us** after 2 years will not normally be paid unless there is a good reason why it was not possible for **you** to make the claim earlier.

Requests for further information

We may need to ask **you** for further information to support **your** claim. If **we** do, **you** must provide this. Examples of things **we** might ask for include:

- medical reports and other information about the **treatment** for which **you** are claiming
- the results of any medical examination performed at **our** expense by an independent **medical practitioner** appointed by **us**
- written confirmation from **you** as to whether **you** think **you** can recover the costs **you** are claiming from another person or insurance company

If **you** do not provide the information that **we** ask for, **we** may not pay **your** claim in full.

Important

When making a claim please note:

- **you** must have received the **treatment** while covered under **your** membership
- payment of **your** claim will be under the terms of **your** membership and up to the benefit levels shown, that apply to **you** at the time

you receive the **treatment**

- **we** will only pay for **treatment** costs actually incurred by **you**, not deposits or advance invoices or registration/administration fees charged by the provider of **treatment**
- **we** will only pay for **treatment** costs that are **reasonable and customary**
- **we** do not return original documents such as invoices or letters. However, **we** will be pleased to return copies if **you** ask **us** when **you** submit **your** claim.

Tracking a claim

We will process **your** claim as quickly as possible. **You** can easily check the progress of a claim **you** have made by logging on to **our** MembersWorld website.

Fraud prevention and detection

We have the right, where appropriate, to check **your** details with fraud prevention agencies, other insurers and other relevant third parties for the purpose of preventing and detecting false information or fraudulent activity. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with a fraud prevention agency. **We** and other organisations may also use and search these records to:

- help make decisions about benefit and benefit related services for **you** and **members** of **your** plan
- help make decisions on other insurance proposals and claims for **you** and **members** of **your** plan/group
- trace debtors, recover debt, prevent fraud and to manage **your** insurance plans
- establish **your** identity
- undertake credit searches and additional fraud searches.

Fraudulent Claims

You and any **dependant** (or anyone acting on behalf of **you** or any **dependant**) must not:

- make a fraudulent or exaggerated claim under this plan;
- send **us** fake or forged documents or other false evidence, or make a false statement in support of a claim;

- provide **us** with information which **you** or any **dependant** knows would otherwise enable **us** to refuse to pay a claim under this plan; and/or
- refuse to cooperate or fail to provide information / documentation reasonably requested by **us** to validate **your** claim(s), whether pending or paid (including but not limited to proof of payment, medical reports and original invoices).

Failure to comply with the above will give **us** the right to:

- refuse to pay the whole of the claim and any other claim(s) submitted since the date of that claim;
- recover any payments **we** have already made in respect of the claim and/or other claims submitted since that claim(s); and/or
- notify **you** that this plan (or if the fraudulent claim is made by or on behalf of a particular **dependant**, the cover under this plan for that particular **dependant**) has terminated from the date the claim(s) was submitted, and **we** will not refund the premium.

Confirmation of your claim

We will always send confirmation of how **we** have dealt with a claim. If applicable, for child **dependants** (those aged under 18 years), **we** will write to the **principal member**. If the claim is for **treatment** received by the **principal member**, or an adult **dependant** (those aged over 18 years), **we** will write directly to the individual concerned.

How your claim will be paid

Wherever possible, **we** will follow the instructions given to **us** in the 'Payment details' section of the claim form:

- **we** can pay **you** or the **hospital**
- **we** can pay by cheque or by electronic transfer.

Who we will pay

We will only make payments to the **member** who received the **treatment**, the provider of the **treatment**, the **principal member** of the membership or the executor or administrator of the **member's** estate. **We** may pay a **dependant** only where the **dependant** received the **covered benefits**, they are over 18 and **we** have their current bank details. **We** will not make payments to anyone else.

Payment method and bank charges

We will make payment where possible by electronic transfer or by cheque. Payments made by electronic transfer are quick, secure and convenient. To receive payment by electronic transfer, **we** need the full bank account, SWIFT code, bank address details and (in Europe only) IBAN number to be provided on the claim form.

We will instruct **our** bank to recharge the administration fee relating to the cost of making the electronic transfer to **us** but **we** cannot guarantee that these charges will always be passed back for **us** to pay. In the event that **your** local bank makes a charge for a wire transfer **we** will aim to refund this as well. Any other bank charges or fees, such as for currency exchange, are **your** responsibility, unless they are charged as a result of **our** error.

Cheques are no longer valid if they are not cashed within 6 months. If **you** have an out-of-date cheque, please contact customer services, who will be happy to arrange a replacement.

Payment currency and conversions

We can pay in over 80 currencies. The claim will be paid in the currency in which **your sponsor** pays **your** subscriptions, the currency of the invoices **you** send **us**, or the currency of **your** bank account.

Sometimes, the international banking regulations do not allow **us** to make a payment in the currency **you** have asked for. If so, **we** will send a payment in the currency of **your sponsor's** subscriptions. Where payment to **you** in the usual currency may expose **us** (or **our Bupa group of companies and administrators**) to the risk of any sanction, prohibition or restriction under the laws of any relevant jurisdiction and/or United Nations resolution, **we** reserve discretion to pay **you** in such

other currency as **we** are permitted and able to make payment in, if any such payment is permitted to be made.

If **we** have to make a conversion from one currency to another, the exchange rate **we** use will be Reuters closing spot rate set at 16.00 **UK** time on the **UK** working day preceding the invoice date. If there is no invoice date, **we** will use the date of **your treatment**.

Other claim information

Discretionary payments

If **we** make a payment to **you** for a benefit **you** are not covered for, it does not mean that **we** are required to pay identical or similar costs in the future. Any payment that **we** may make on this basis will still count towards the overall annual maximum limit that applies to this policy.

Incorrect payment of claims

If **we** incorrectly make any payment of **your** claim, **we** reserve the right to deduct the incorrectly paid amount from future claims or seek repayment from **you**.

Claiming for treatment when others are responsible

You must complete the appropriate section of the claim form if **you** are claiming for **treatment** that is needed when someone else is at fault, for example in a road accident in which **you** are a victim. If so, **you** will need to take any reasonable steps **we** ask of **you** to assist **us** to:

- recover from the person at fault (such as through their insurance company) the cost of the **treatment** paid for by **Bupa Global**, and
- claim interest if **you** are entitled to do so

If any person is to blame for any injury, disease, illness, condition or other event in relation to which **you** receive any **covered benefits**, **we** may make a claim in **your** name.

You must provide **us** with any assistance **we** reasonably require to help make such a claim, for example:

- providing **us** with any documents or witness statements;
- signing court documents; and
- submitting to a medical examination.

We may exercise **our** rights to bring a claim in **your** name before or after **we** have made any payment under the membership. **You** must not take any action, settle any claim or otherwise do anything which adversely affects **our** rights to bring a claim in **your** name.

Claiming with joint or double insurance

You must complete the appropriate section on the claim form, if **you** have any other insurance cover for the cost of the **treatment** or benefits **you** have claimed from **us**. If **you** do have other insurance cover, this must be disclosed to **us** when claiming, and **we** will only pay **our** share of the cost of the **treatment** or benefits claimed.

Bupa LifeWorks

Bupa LifeWorks provides 24/7 confidential support and short-term counselling for **your** mental, financial, physical and emotional wellbeing. **You** also have access to a range of services, including expert tips and toolkits, as well as a wealth of online articles, podcasts, videos, and more.

We have partnered with LifeWorks to provide **you** with access to Bupa LifeWorks provided by LifeWorks. LifeWorks is an independent provider of employee wellbeing services.

These services will be provided by LifeWorks directly to **you**.

- This service is confidential (only available to **members** aged 18 and over)
- Available 24 hours a day, 7 days per week, 365 days per year
- Access available worldwide online, via phone or app* and provides information, resources and counselling on any work, life, personal or family issue
- Services can be provided in a number of languages
- There is no cost to employees and their families to use this service.

Bupa LifeWorks provides counselling, information and resources on the following topics:

- Health and wellbeing: Stress, depression and anxiety, substance abuse, or concern about someone else's, addictions, including gambling, domestic abuse, grief and loss, critical incidents, trauma.
- Financial and legal: Budgeting, investments, retirement planning, managing loans and mortgages, managing debt, tax issues, financial concerns.
- Work-related issues: Workplace stress, workplace conflict, job burnout, coping with change, career development, general work-related issues, bullying and harassment.
- Relationships and family matters: Relationship issues, separation and divorce, childcare and parenting issues, adoption, eldercare and care giving issues, education concerns and student life, relatives with disabilities.

How to contact Bupa LifeWorks:

Bupa LifeWorks is accessible wherever and whenever **you** need it. Access online by visiting login.lifeworks.com or by mobile app. It's simple to install, easy to use and available in the Apple App Store or Google Play. Search "LifeWorks" and look out for the LifeWorks logo. 'Log in' for the first time using the company code 'Bupa', then enter **your Bupa Global** MembersWorld email address and password to sign in**.

Bupa LifeWorks general rules:

- Support and advice provided through this service does not confirm that any related **treatment** or additional support which may be discussed would be covered under **your health plan**. To discuss the cover under **your health plan**, please contact **us** using the number on the back of **your** card.
- **Your** access to Bupa LifeWorks, is facilitated by **us** and **your** employer as an additional benefit to the insurance contract.
- Confidential and/or identifiable information which **you** may discuss with LifeWorks will not be shared with **us** or **your** employer (LifeWorks will only share aggregated or de-identified information for reporting purposes).

However, **we** may ask **your** permission to review **your** personal data if **you** make a complaint to **us** about LifeWorks. LifeWorks is a U.S. company, and will primarily be handling **your** personal data in the UAE and U.S.

- For further information on how LifeWorks processes **your** personal data please see LifeWorks privacy policy <https://lifeworks.com/en/privacy-policy>
- For further information on how **we** will process **your** personal data in the event **you** have made a complaint to **us** about the LifeWorks service please see **our** privacy policy www.bupaglobal.com/en/legal/privacy-notice

* Calls placed from mobile phones or internet based lines (VOIP) are carrier dependent and not guaranteed. Please contact **us** via email, text or on the website if **you** experience issues connecting.

** The transmission of information via the Internet is not completely secure. Any transmission is at **your** own risk.

Your Membership

This section contains the rules about **your** membership, including when it will start and end, renewing **your health plan**, how **you**, the **principal member** can change **your** cover and general information.

Paying subscriptions and other charges

Your sponsor has to pay any and all subscriptions due under the **agreement**, together with any other charges (such as insurance premium tax) that may be payable. **You** will be directly responsible for payment of any **co-insurance** amount.

Starting and renewing your membership

When your cover starts

Your membership starts on the 'effective date' shown on the first membership certificate that **we** sent **you**, the **principal member** for **your** current continuous period of Business **Health Plan** membership.

Renewing your membership

The renewal of **your** membership is subject to **your sponsor** renewing **your** membership under the **agreement**.

Ending your membership

Your sponsor can end **your**, the **principal member's** membership, or that of any of **your dependants** (if applicable) by writing to **us**. **We** cannot backdate the cancellation of **your** membership.

Your membership will automatically end:

- if the **agreement** between Bupa (Asia) Limited and **your sponsor** is terminated
- if **your sponsor** does not renew **your** membership
- if **your sponsor** does not pay subscriptions or any other payment due under the **agreement** for **you** or for any other person
- if the membership of the **principal member** ends
- upon the death of the **principal member**.

If you move to a new country or change your specified country of nationality

You, the **principal member** must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes. **We** may need to end **your** membership if the change results in a breach of regulations governing the provision of healthcare cover to local nationals, residents or citizens. The details of regulations vary from country to country and may change at any time.

In some countries **we** have local partners who are licensed to provide insurance cover but which are administered by **Bupa Global**. This means that customers experience the same quality **Bupa Global** service.

If **you** change **your specified country of residence** to a country where **we** have a local partner, in most cases **you** will be able to transfer to **our** partner's insurance policy without further medical underwriting. **You** may also be entitled to retain **your** continuity of **Bupa Global** membership; which means that for those benefits which aren't covered until **you** have been a **member** for a certain period, the time **you** were a **member** with **us** will count towards that. Please note that if **you** request a transfer to a local partner, **we** will have to share **your** personal information and medical history with the local partner.

Making changes to your cover

The terms and conditions of **your** membership may be changed from time to time by **agreement** between **your sponsor** and Bupa (Asia) Limited, or where there is a legal or regulatory requirement to do so.

Amending your membership certificate

We will send **you**, the **principal member** a new membership certificate if:

- with the **sponsor's** approval, **you**, the **principal member** add a new **dependant** to **your** membership (if applicable)
- **we** need to record any other changes requested by **your sponsor** or that **we** are entitled to make.

General information

Other parties

No other person is allowed to make or confirm any changes to **your** membership on **our** behalf, or decide not to enforce any of **our** rights.

No change to **your** membership will be valid unless it is confirmed in writing. Any confirmation of **your** cover will only be valid if it is confirmed in writing by **us**.

If **you**, the **principal member** change **your** correspondence address, please contact **us** as soon as reasonably possible, as **we** will send any correspondence to the address **you** last gave **us**.

Correspondence

Letters between **us** must be sent by post and with the postage paid. **We** do not return original documents, with the exception of official documents such as birth or death certificates. However, if **you** ask **us** at the time **you** send any original documents to **us**, such as invoices, **we** can provide certified copies.

No Third Parties Rights

Any person or entity who is not the policyholder (being the main applicant on the application for this membership) under this membership shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Chapter 623, Laws of Hong Kong) to enforce any terms of this policy.

Applicable law

Your membership is governed by the laws of Hong Kong. Any dispute that cannot otherwise be resolved will be dealt with by courts in Hong Kong.

If any dispute arises as to interpretation of this document then the English version of this document shall be deemed to be conclusive and taking precedence over any other language version of this document.

This can be obtained at all times by contacting the customer services helpline.

Provision of accurate and complete information

You and any **dependant** must take reasonable care to make sure that all information provided to **us** is accurate and complete, at the time **you** take out this plan, and at each renewal and variation of this plan. **You** and any **dependant** must also tell **us** if any of the answers to the questions in the application form change prior to this plan starting. Otherwise, the following apply with effect from the

date the plan was taken out, renewed or varied (depending on when **we** were provided with inaccurate or incomplete information).

A. **We** may treat this plan as if it had not existed if **you** deliberately or recklessly give **us** inaccurate or incomplete information.

B. Where **you** negligently or carelessly give **us** inaccurate or incomplete information, or where A. applies but **we** choose not to rely on **our** rights under A, **we** may treat the plan and any claims in a way which reflects what **we** would have done if **we** had been provided with accurate and complete information, as follows:

- if **we** would have refused to cover **you** at all, **we** may treat this plan as if it had not existed;
- if **we** would have provided **you** with cover on different terms, then **we** may apply those different terms to this plan. This means a claim will only be paid if it is covered by and/or if **you** have complied with such different terms - for example **your** plan may contain new personal restrictions or exclusions; and/or
- if **we** would have charged **you** a higher premium, **we** may reduce the amount payable on any claim by comparing the additional premium to the original premium. For example, **we** will only pay half of a claim, if **we** would have charged double the premium.

Where it is a **dependant** (or **you** on their behalf) who has provided incomplete or inaccurate information, the same rules apply but only to that part of the plan which applies to the **dependant**, or to claims made by that **dependant**.

The same rules apply if someone else provides **us** with information on **your** behalf or any **dependant's** behalf.

Liability

Our role under this policy is to provide **you** with insurance cover and sometimes to make arrangements (on **your** behalf) for **you** to receive any **covered benefits**. It is not **our** role to provide **you** with the actual **covered benefits**.

You the **principal member**, on behalf of yourself and the **dependants**, appoint **us** to act as agent for **you**, to make appointments or arrangements for **you** to receive **covered benefits** which **you** request. **We** will use reasonable care when acting as **your** agent.

We (and **our Bupa group of companies and administrators**) shall not be liable to **you** or anyone else for any loss, damage, illness and/or injury that may occur as a result of **you** receiving any **covered benefits**, nor for any action or failure to act of any **benefits provider** or other person providing **you** with any **covered benefits**. **You** should be able to bring a claim directly against such **benefits provider** or other person.

Your statutory rights are not affected.

Sanction clause

We will not provide cover and **we** shall not be liable to pay any claim or provide any benefit under this Policy to the extent that such cover, payment of a claim(s) or benefits would:

- cause **us** to breach any United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction to which **we** are subject (which may include without limitation those of the European Union, **United Kingdom** and/or United States of America).
- expose **us** to the risk of being sanctioned by any relevant authority or competent body; and/or
- expose **us** to the risk of being involved in conduct (either directly or indirectly) which any relevant authority or competent body would consider to be prohibited.

Where any resolutions, sanctions, laws or regulations referred to in this clause are, or become, applicable to this Policy, **we** reserve all of **our** rights to take all and any such actions as may be deemed necessary in **our** absolute discretion, to ensure that **we** continue to be compliant. **You** acknowledge that this may restrict or delay **our** obligations under this Policy and **we** may not be able to pay any claim(s) in the event of a sanctions-related concern.

Making a Complaint

We are always pleased to hear about aspects of **your** membership that **you** have particularly appreciated, or that **you** have had problems with. If something does go wrong, **we** have a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible.

If **you** have any comments or complaints, **you** can call the **Bupa Global** customer helpline on: +852 2531 8503

24 hours a day, 365 days a year. Alternatively, **you** can email or write to the Head of Customer Relations via membersworld.bupaglobal.com or

Bupa (Asia) Limited
18/F, Berkshire House
25 Westlands Road
Quarry Bay
Hong Kong

Taking it further

If **we** have not been able to resolve the problem and **you** wish to take **your** complaint further, please call the **Bupa Global** customer helpline on +852 2531 8503 or write to the Complaints Manager at:

Bupa (Asia) Limited
18/F, Berkshire House
25 Westlands Road
Quarry Bay
Hong Kong

Easier to read information

We want to make sure that **members** with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

Confidentiality and Data Processing

The confidentiality of personal health information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with applicable data protection legislation and medical confidentiality guidelines. Bupa sometimes uses third parties to process data on **our** behalf. Such

processing is subject to contractual restrictions with regard to confidentiality and security obligations in addition to the minimum requirements imposed by the Personal Data (Privacy) Ordinance of Hong Kong.

Privacy Notice

Bupa (Asia) Limited (the "Company")

Personal Information Collection Statement ("Statement") relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

In compliance with the Ordinance, the Company would like to inform **you** of the following:

1. From time to time, it is necessary for **you**, or other **members** covered under **your** policy (each a "**Member**"), to supply the Company with certain personal information (including where relevant, credit information and claims history) relating to **you**, or the **Member**, when **you** apply for insurance or financial products and services from the Company, or when **you** apply to make changes to **your** policy, or when **you** renew a policy.

2. Failure to supply personal information requested by the Company may result in the Company being unable to process **your** Application and/or provide products, services and other related services to **you**, or the **Member**.

3. During the course of **your** relationship with the Company, further personal information relating to **you**, or the **Member**, may also be collected in the ordinary course of **our** business, for example, when **you** lodge insurance claims with the Company in relation to yourself or the **Member**.

4. The Company may collect, use or disclose personal information relating to **you**, or the **Member**, for the following purposes:

a) processing, assessing and determining any Applications for insurance products and services;

b) offering and providing products and services to **you**, or the **Member**, and processing requests made by **you**, or the **Member**, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and

operation of insurance benefits or insured

Members;

c) any purposes in connection with any claims made by or against or otherwise involving **you**, or the **Member**, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;

d) performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, research and statistical analysis, and reinsurance arrangements;

e) provision and design of products and services of the Company;

f) exercising the Company's rights in connection with provision of insurance products and services to **you**, or the **Member**, from time to time, for example, to determine any amount of indebtedness from **you**, and collecting and recovering owing from **you** or any person who has provided any security or undertaking for **your** liabilities;

g) communication with **you** or the **Member** (or with **you** on behalf of the **Member**) in relation to any of the purposes set out in this Statement;

h) enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and

i) making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company.

5. Personal information collected or held by the Company relating to **you**, or the **Member**, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region, for the purposes specified in paragraph (4) and (6) to the following classes of transferees:

a) the Company's group companies ("Group Company");

b) any insurance adjusters, agents and brokers;

c) any re-insurance companies authorised by the Company;

d) employers (for **members** of corporate policy only);

e) healthcare professionals and **hospitals**;

f) any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing or storage, printing, research or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry; the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);

g) any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business; and

h) any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.

6. Only with **your** consent or with **your** indication of no objection, the Company may use **your** personal information collected from time to time, including name, contact details, gender, health and family status, to provide **you** with marketing communications (including by email, SMS or instant messenger) relating to the following products and services:

a) Insurance, medical, healthcare, wellness, personal development, beauty, lifestyle, entertainment, financial, and related services and products;

b) rewards, benefits, discounts, **member** activities, loyalty or privileges programmes and related services and products; and

c) donations and contributions for charitable and/or non-profit making purposes.

The Company will not disclose personal information relating to **you**, to third parties for them to use for their own direct marketing purposes without **your** consent.

For the avoidance of doubt, whether or not **you** consent to receive marketing communications of the type described in this paragraph 6, the Company may still communicate with **you** regarding the administration, features and renewal of **your** insurance policy.

7. Under and in accordance with the terms of the Ordinance, **you** have the following rights:

a) to check whether the Company holds personal information relating to **you** or the **Member** and to access such personal information;

b) to require the Company to correct any personal information relating to **you** or the **Member** which is inaccurate;

c) to ascertain **our** policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company, and

d) to request the Company to cease using **your** personal information for direct marketing purposes.

Requests can be made in writing to the Company's Data Protection Officer at the following address:

Data Protection Officer
18/F, Berkshire House
25 Westlands Road, Quarry Bay, Hong Kong

8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.

9. For any enquiries about this Statement, please do not hesitate to contact **our** Customer Service Team at +852 2531 8505.

10. Nothing in this Statement shall limit the rights of customers under the Ordinance.

11. In case of discrepancies between the English and Chinese versions of this Statement, the English version shall prevail.

Glossary

This explains what **we** mean by various words and phrases in **your** membership pack. Words written in bold are particularly important as they have specific meanings.

Defined term	Description
Acceptable current clinical evidence:	International medical and scientific evidence of effectiveness and safety of the treatment , which include peer-reviewed scientific studies published in or accepted for publication by medical journals that meet internationally recognised requirements for scientific manuscripts. This does not include individual case reports, studies of a small number of people, or clinical trials which are not registered.
Active treatment:	Treatment from a medical practitioner of a disease, illness or injury that leads to your recovery, conservation of your condition or to restore you to your previous state of health as quickly as possible.
Agreement:	The agreement between Bupa (Asia) Limited and the sponsor under which we have accepted you into membership of the plan.
Artificial life maintenance:	Any medical procedure, technique, medication or intervention delivered to a patient in order to prolong life.
Benefits provider:	The recognised medical practitioner, hospital or clinic, or any other service provider, which provides you with any covered benefits .
Birthing centre:	A medical facility often associated with a hospital that is designed to provide a homelike setting during childbirth.
Blue Shield Global	Blue Shield Global is a brand owned by BCBSA . BCBSA is an association of 36 independent, community-based and locally-operated member companies.
Bupa Global:	Bupa Insurance Services Limited or any other insurance subsidiary or insurance partner of the British United Provident Association Limited, acting as administrator.

Defined term	Description
Bupa group of companies and administrators:	Bupa Global , Bupa Insurance Services Limited and all other companies in the Bupa Group, and those companies which provide any administration of this policy on behalf of Bupa Global .
Co-insurance:	The percentage you have to pay towards those covered benefits to which co-insurance applies, as indicated in your membership certificate and membership guide .
Complementary medicine practitioner:	An acupuncturist, chiropractor, homeopath or osteopath who is fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which the treatment is received.
Consultant:	A surgeon, anaesthetist or physician who: <ul style="list-style-type: none"> ○ is legally qualified to practise medicine or surgery following attendance at a recognised medical school, and ○ is recognised by the relevant authorities in the country in which the treatment takes place as having specialised qualification in the field of, or expertise in, the treatment of the disease, illness or injury being treated <p>By recognised medical school we mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.</p>
Covered benefits:	The treatment and benefits shown as covered in this membership guide for your level of cover.
Day-case treatment:	Treatment which for medical reasons requires you to stay in a bed in hospital during the day only. We do not require you to occupy a bed for day-case mental health treatment .
Dental practitioner:	A person who: <ul style="list-style-type: none"> ○ is legally qualified to practice dentistry, and ○ is permitted to practice dentistry by the relevant authorities in the country where the dental treatment takes place

Defined term	Description
Dependants:	The principle member's partner, spouse or dependent children of whom you are the biological parent or legal guardian of, named on your membership certificate as being members of the plan and who are eligible to be members , including newborn children.
Diagnostic tests:	Investigations, such as X-rays or blood tests, to find the cause of your symptoms.
Doctor:	A person who: is legally qualified in medical practice following attendance at a recognised medical school to provide medical treatment , does not need a specialist's training, and is licensed to practise medicine in the country where the treatment is received. <p>By recognised medical school we mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.</p>
Emergency:	A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgment of a reasonable person, requires immediate treatment , generally within 24 hours of onset, and which would otherwise put your health at risk.
Family Members:	Persons of a family relationship (related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition is available on request.
Health plan:	This insurance plan at the level of cover confirmed on your membership certificate.
Hospital:	A centre of treatment which is registered, or recognised under the local country's laws, as existing primarily for: <ul style="list-style-type: none"> ○ carrying out major surgical operations, or ○ providing treatment which only consultants can provide

Defined term	Description
Illegal activity	We will not pay for treatment which arises, directly or indirectly, as result of your deliberate or reckless participation (whether actual or attempted) in any illegal act, including road traffic offenses.
In-patient treatment:	Treatment which for medical reasons normally means that you have to stay in a hospital bed overnight or longer.
Intensive care:	Intensive care includes; High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure. Intensive Therapy Unit/ Intensive Care Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation. Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring. Special care baby unit: a unit that provides the highest level of care for babies.
Medical practitioner:	A specialist, doctor, psychologist, psychotherapist, physiotherapist, osteopath, chiropractor, dietician, speech therapist, complementary therapist or therapist who provides active treatment of a known condition.
Medically necessary:	treatment , medical service or prescribed drugs/medication which is: <ol style="list-style-type: none"> (a) consistent with the diagnosis and medical treatment for the condition; (b) consistent with generally accepted standards of medical practice; (c) necessary for such a diagnosis or treatment; (d) not being undertaken primarily for the convenience of the member or the treating medical practitioner
Member:	This means each individual covered under the health plan .
Membership guide:	The booklet that sets out which treatments and benefits are included under and any exclusions that apply to this Business Health Plan .

Defined term	Description
Membership year:	The 12 month period for which this membership is effective, as first shown on your membership certificate and, if this health plan is renewed, each 12 month period which follows the renewal date .
Mental health treatment:	Treatment of mental conditions, including eating disorders.
Network:	A hospital , or similar facility, or medical practitioner which has an agreement in effect with Bupa Global or service partner to provide you with eligible treatment .
Out-patient treatment:	Treatment given at a hospital , consulting room, doctors' office or out-patient clinic where you do not go in for in-patient treatment or day-case treatment .
Persistent vegetative state:	<ul style="list-style-type: none"> ○ a state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and ○ the person does not respond to stimuli such as calling their name, or touching <p>The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.</p>

- Pre-existing condition:**
- any medical condition declared in **your** application for cover which has been noted as a 'personal exclusion' under **your** membership certificate; or
 - any disease, illness or injury for which **you** received medication, advice or **treatment**, or **you** had experienced symptoms of

whether the condition was diagnosed or not, prior to becoming a **member** which was not disclosed under **your** application for cover.

Where **we** have accepted **your** transfer to this plan from another insurance product on a continuous cover basis, the above reference to 'application for cover' shall be deemed to mean **your** original application for cover under that previous insurance product.

Defined term	Description
Principal member:	The person who has taken out the membership, and is the first person named on the membership certificate. Please refer to ' you/your '.
Prophylactic surgery:	Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland.
Psychologist and psychotherapist:	A person who is legally qualified and is permitted to practice as such in the country where the treatment is received.
Qualified nurse:	A nurse whose name is currently on any register or roll of nurses maintained by any statutory nursing registration body in the country where the treatment takes place.
Reasonable and Customary	The 'usual', or 'accepted standard' amount payable for a specific healthcare treatment , procedure or service in a particular geographical region, and provided by treatment providers of comparable quality and experience. These charge levels may be governed by guidelines published by relevant government or official medical bodies in the particular geographical region, or may be determined by our experience of usual, and most common, charges in that region.
Recognised medical practitioner, hospital or healthcare facility:	Any provider who is not an unrecognised medical practitioner, hospital or healthcare facility .
Registered clinical trial:	An ethically approved and clinically controlled trial that is registered on a national or international database of clinical trials (eg clinicaltrials.gov , ISRCTN.ORG or http://public.ukcrn.org.uk).
Rehabilitation:	Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.

Defined term	Description
Renewal date:	Each anniversary of the date you , the principal member joined the plan. (If however you are a member of a Bupa Global group plan with a common renewal date for all members , your renewal date will be the common renewal date for the group. We tell you the group renewal date when you join.)
Serious acute illness:	A medical condition, or symptoms resulting from a disease, illness or injury which arises suddenly and in the reasonable opinion of the attending physician and our medical consultants , requires immediate treatment , generally within 24 hours of onset, and which would otherwise put your health at serious risk.
Service partner:	A company or organisation that provides services on behalf of Bupa Global . These services may include approval of cover and location of local medical facilities.
Sound natural tooth / Sound natural teeth:	A natural tooth that is free of active clinical decay, has no gum disease associated with bone loss, no caps, crowns, or veneers, that is not a dental implant and that functions normally in chewing and speech.
Specialist:	A surgeon, anaesthetist or physician who: is legally qualified to practise medicine or surgery following attendance at a recognised medical school, is recognised by the relevant authorities in the country in which the treatment is received as having specialised qualification in the field of, or expertise in, the treatment of the disease, illness or injury being treated. By 'recognised medical school' we mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.

Specified country of nationality: The country of nationality specified by **you** in **your** application form or as advised to **us** in writing, which ever is the later.

Defined term	Description
Specified country of residence:	The country of residence specified by you in your application and shown in your membership certificate, or as advised to us in writing, which ever is the later. The country you specify must be the country in which the relevant authorities (such as tax authorities) consider you to be resident for the duration of the membership.
Speech therapist:	Practitioners must be fully trained and legally qualified and permitted to practice by the relevant authorities in the country where the treatment is received.
Sponsor:	The company, firm or individual with whom we have entered into an agreement to provide you with cover under the health plan .
Surgical operation:	A medical procedure that involves the use of instruments or equipment.
Therapists:	A physiotherapist, occupational therapist, orthoptist, dietician or speech therapist who is legally qualified and is permitted to practice as such in the country where the treatment is received.
Treatment:	Surgical or medical services (including diagnostic tests) that are needed to diagnose, relieve or cure a condition, disease, illness or injury.
UK:	Great Britain and Northern Ireland.

Defined term	Description
Unrecognised medical practitioner, hospital or healthcare facility	<ul style="list-style-type: none"> ○ Treatment provided by a medical practitioner, hospital or healthcare facility which are not recognised by the relevant authorities in the country where the treatment takes place as having specialist knowledge, or expertise in, the treatment of the disease, illness or injury being treated. ○ Self-treatment or treatment provided by anyone with the same residence or family members (persons of a family, related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request. ○ Treatment provided by a medical practitioner, hospital or healthcare facility to whom we have sent a written notice that we no longer recognise them for the purposes of our health plans. You can contact us by telephone for details of treatment providers we have sent written notice to or visit Facilities Finder at bupaglobal.com/en/facilities/finder
We/us/our:	Bupa (Asia) Limited, acting as insurer, or Bupa Global , acting as administrator (as the case may be).
You/your:	This means you , the principal member and your dependants unless we have expressly stated otherwise that the provisions only refer to the principal member .

